International MasterCard	Brand Stand Special Issning P	ards Contro	System
Notes Submission		Status of Program:	Approved
Member Name .		Control Number	05-1622 NYC
Check all that apply:			
Affinity/Co-Brand	Multi-application	n	Private Label
Prepaid	Vienal Maria		
Chíp	Virtual MasterC Pilot program	ard	
Section I: Member Information Get Contact Info	า		
Member Name Member ICA/ID		Member BIN	
Wellied ICANE	_	Additional BIN	
Member Contact Last Name	•	Member Region	United States
Contact Middle Initial		Member Contact First	Name Name
Contact Address Contact State/Prov.		Contact Title	
Contract Country	_	Contact City/Town	The second secon
Contact Fax	States	Contact Zip	
ection II: General Program Ir		Contact Phone Contact Email	
	oformation Teen Cards United States of America	By checking this bo	Yes
rogram Category: Prepaid - Residence of accountholder:	Teen Cards United States of America	By checking this bo been submitted [X] Program Name :	Yes
rogram Category: Prepaid - ? Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder?	United States of America the issuer or from the card Yes	By checking this be been submitted S Program Name: Wift Cards be per	rsonalized with cardholder's name? Yes
rogram Category: Prepaid - Residence of accountholder:	United States of America the issuer or from the card Yes	By checking this be been submitted S Program Name: Wift Cards be per	rsonalized with cardholder's name? Yes
rogram Category: Prepaid - ? Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder?	United States of America the issuer or from the card Yes	By checking this bobeen submitted S Program Name: Will Cards be per	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that ands?
rogram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from hanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No	United States of America the issuer or from the card Yes	By checking this be been submitted S Program Name: Will Cards be per	rsonalized with cardholder's name? Yes tail ability to use card at all merchants that inds?
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes	United States of America the issuer or from the card Yes	By checking this bobeen submitted S Program Name: Will Cards be performed by the program entracept following brackets: MasterCard: MasterCard Electronic:	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that ands?
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes laestro: No	United States of America the issuer or from the card Yes	By checking this bo been submitted Program Name: Will Cards be per Will the program entaccept following brat MasterCard: MasterCard Electronic: Maestro:	rsonalized with cardholder's name? Yes tail ability to use card at all merchants that inds?
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes laestro: No yes	United States of America the issuer or from the card Yes	By checking this bobeen submitted S Program Name: Will Cards be performed by the program entracept following brackets: MasterCard: MasterCard Electronic:	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes laestro: No irrus: Yes	Teen Cards United States of America In the issuer or from the card Yes all the cash dispensing locations?	By checking this bo been submitted (X) Program Name: Will Cards be per will the program entaccept following brain the program entaccept followin	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes laestro: No yes Exclusive to MasterCard?	Teen Cards United States of America In the issuer or from the card Yes all the cash dispensing locations?	By checking this bo been submitted Program Name: Will Cards be per Will the program entaccept following brat MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Da	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No
rogram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No irrus: Yes exclusive to MasterCard? roducts offered in the Program vother, please enter	Teen Cards United States of America In the issuer or from the card Yes all the cash dispensing locations? Yes Yes Yes	By checking this bo been submitted (X) Program Name: Will Cards be per will the program entaccept following brain the program entaccept followin	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No
rogram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No irrus: Yes Exclusive to MasterCard? roducts offered in the Program vother, please enter	United States of America the issuer or from the card Yes all the cash dispensing locations? Yes vill be:	By checking this bo been submitted Program Name: Will Cards be per Will the program entaccept following brat MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Da	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nda? Yes No No No No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from nanufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No irrus: Yes Exclusive to MasterCard? Reducts offered in the Program wither, please enter ransactions are funded with fund thers mark (s) appearing on the	United States of America the issuer or from the card Yes all the cash dispensing locations? Yes vill be:	By checking this bobeen submitted S Program Name: Will Cards be performed by the program entracept following bracket Card Electronic: MasterCard Electronic: Maestro: Mondex: Program Launch Da Cirrus ATM, Debit M	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from anufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No irrus: Yes Exclusive to MasterCard? Reducts offered in the Program vother, please enter ransactions are funded with fund thers mark (s) appearing on the ogram Benefits?	United States of America the issuer or from the card Yes all the cash dispensing locations? Yes vill be:	By checking this bobeen submitted Program Name: Will Cards be per Will the program entaccept following bra MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Da Cirrus ATM, Debit M	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from anufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No irrus: Yes Exclusive to MasterCard? reducts offered in the Program wither, please enter ransactions are funded with fund thers mark (s) appearing on the ogram Benefits? Yes', provide benefits:	United States of America the issuer or from the card Yes all the cash dispensing locations? Yes vill be:	By checking this bobeen submitted S Program Name: Will Cards be per Will the program en accept following bra MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Da Cirrus ATM, Debit N Yes Pulse and Cirrus No	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from anufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes laestro: No irrus: Yes exclusive to MasterCard? reducts offered in the Program vother, please enter ransactions are funded with fund thers mark (s) appearing on the ogram Benefits? Yes', provide benefits:	United States of America The issuer or from the card Yes all the cash dispensing locations? Yes vill be: Is on deposit? Card:	By checking this bobeen submitted S Program Name: Will Cards be per Will the program en accept following bra MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Da Cirrus ATM, Debit N Yes Pulse and Cirrus No	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from anufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No irrus: Yes exclusive to MasterCard? roducts offered in the Program vother, please enter ransactions are funded with fund thers mark (s) appearing on the ogram Benefits? Yes', provide benefits: Yes', provide benefits: Yes did Account Projections Accounters	Teen Cards United States of America In the issuer or from the card Yes all the cash dispensing locations? Yes Yes vill be: is on deposit? card:	By checking this bobeen submitted S Program Name: Will Cards be per Will the program en accept following bra MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Da Cirrus ATM, Debit N Yes Pulse and Cirrus No	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No
regram Category: Prepaid - Residence of accountholder: Vill Cards be mailed directly from anufacturer to the cardholder? Vill the program offer cash access at lasterCard: Yes aestro: No irrus: Yes Exclusive to MasterCard? reducts offered in the Program vother, please enter ransactions are funded with fund thers mark (s) appearing on the ogram Benefits? Yes', provide benefits: Yes', swill be validated: rd Account Projections Acces	United States of America the issuer or from the card Yes all the cash dispensing locations? Yes vill be : is on deposit? card :	By checking this bobeen submitted S Program Name: Will Cards be per Will the program en accept following bra MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Da Cirrus ATM, Debit N Yes Pulse and Cirrus No	Yes rsonalized with cardholder's name? Yes tail ability to use card at all merchants that nds? Yes No No No No





Full Legal Name:	er Co -Branders?
	Trade Name or DBA:
Address:	City:
State/Province:	Zip:
Country:	
Affinity/Co-Branded	
Type of Business:	How long in existence?
Partner locations acceptance Information.	
Does the Co-Brander accept?	If Yes, will the Co -Brander accept all cards branded with the followin marks as a form of payment for all goods and services, in addition to the Co-Branded card itself?
MasterCard	MasterCard
	MasterCard Electronic
MasterCard Electronic	Trimeter worth through will!
Maestro	Maestro
	Mondex
Mondex	
o market the A /CB program? Additional Partners on card : Vill the 4th line of embossing be used? Proprietary Account Number on Card? If yes, please complete section VIII	
he card program will be offered to the Co -Brander's Other, please describe :	
Other, please describe :	d (A/CB) Program
	d (A/CB) Program Trade Name or DBA:
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander	Trade Name or DBA :
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander ull Legal Name:	Trade Name or DBA : City:
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander ull Legal Name : ddress :	Trade Name or DBA : City: Zip:
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander ull Legal Name : ddress : tate/Province :	Trade Name or DBA : City:
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander uil Legal Name : ddress : tate/Province : ountry : ype of Business :	Trade Name or DBA ; City: Zip: How long has the organization been yr.
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander uil Legal Name: ddress: tate/Province: ountry:	Trade Name or DBA ; City: Zip: How long has the organization been yr.
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander uil Legal Name: ddress: tate/Province: ountry: ype of Business : roprietary Account Number on the card?	Trade Name or DBA ; City: Zip: How long has the organization been yr.
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander ull Legal Name: ddress: tate/Province: ountry: ype of Business: roprietary Account Number on the card? pes the Primary Co -Brander accept? MasterCard	Trade Name or DBA ; City: Zip: How long has the organization been yr.
Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Brander uil Legal Name : ddress : tate/Province : ountry : ype of Business : roprietary Account Number on the card? oes the Primary Co -Brander accept?	Trade Name or DBA; City; Zip; How long has the organization been yr.

M.C. 00055

MasterCard MasterCard Electronic Maestro Mondex The card program will be offered to the Primary Co -Brander's: If Other, please describe: Section V: Secondary Multi-tiered Affinity/Co-Branded Program Full Legal Name Trade Name or DBA: Address: City: State/Province: Zip: Country: Type of Business: How long in existence? Primary application submitted? Name of Primary Partner: Name of Primary Partner's product: Does the Secondary Co -Branded partner understand the terms of this egreement? Program Name (s): Card Account Accounts Cards Projections | Year 1 0 0 Year 2 0 0 Year 3 0 Does the secondary Co -Brander accept as applicable? If Yes, will the secondary Co -Brander accept all the cards brandec with the following marks as a form of payment for all goods and services, in addition to the Co -Branded card itself? MasterCard MasterCard MasterCard Electronic MasterCard Electronic Maestro Maestro Mondex Mondex The card program will be offered to the Secondary Partner's /Co-Brander's: If Other, please describe : Section VI: Prepaid Program General Information The account is funded by : Consumer Type of Program: Teen If Other, please explain fund (e.g. corporation, insurance company, non-profit organization, etc) Program is operating under a Third Party has access to funds? No BIN dedicated to prepaid



programs?

Funds Management Type of Account: DDA Title on Account : Card Information Initial Load Values What is the portfolio's total estimated funds balance by Year 2? Minimum: \$25 Maximum: \$2500 100,000 Will the card be re-loadable? if 'Yes', reload values : Minimum: \$25 Maximum: \$2500 What is the maximum number of loads per day? What is each card account maximum 2500 What is the maximum balance at any given time? balance cumulative amount that can be What is the maximum cumulative withdrawn from ATMs or Bank balance amount that can be spent at POI per Tellers per day? day? How will the funds be loaded The funds are loaded through the consumer onto the cards? site, or the financial institution What payment methods are accepted to purchase, load, or reload the card MasterCard Yes MasterCard Electronic No MasterCard YHS Maestro MasterCard Electronic No No Mondex Maestro No No Mondex Cards are valid: 2 year(s) month(s) Cardholders have access to funds after card expiration date: No Estimate percentage of : Domestic transaction: 95 % Cash withdrawals: International transaction: 50 % 5 % **Purchases** * Cash withdrawals: 50 % 50 % * Purchases Describe all parties and their roles in the authorization process: 50 % Elan-Gateway to MasterCard Pulse-Network switch. Registration Ecommlink-Authorization and verification What is the process to register cardholder's information? The cardholders information will be registered & housed on the Pulse What type of cardholder information is recorded by the issuer? Access System The required fields for information are in compliance with AML guidelines. name, address, phone #, \$\$N#, How does issuer verify cardholder's information? drivers license and DOB. The branch will verify the information with the physical verification as the Pulse Access system will verify AVS Program Disclosures : and OFAC Procedure for redemption of unused funds 🗵 Split tender disclosure

Section VII: Chip Program

VII.a. General Information

ONFIDENTIAL

M.C. 00057

Number of Card Accepting locations				Is this is a multi-application card?	
Merchants: Terminals ATMs					
VII.b. Chip Information Card Manufacturer					
Contact Name				Card Personalization Center Contact Name	
E-mail Address				E-mail Address	
Address				Address	
City				City	
State				State	
Zip				Zip	
Country				Country	
				If sourcing from additional vendors, list:	
Application Provider				Operating System [7]	MULTOS
Contact Name				. : (Other
E-mail Address					
Version Number Card Personalization Specification for MastarCard's Type Approval Process				Issuer ensures that operating system is EMV competible?	
Card Vendor Name Product Name					
Chip Platform					
Application PAN					
ndicate what Internet authentication pplication will be used. (If applicable) /II.c. Application Type					
Application Type	On Card at Issuance	Application	Application	Application ID	Product Na
credit MasterCard	TOURIST TOO	Technology	Developer	(AID*) for BVT applications	
g debit MasterCard					
Maestro					
Cirrus					
Mondex Purse					
Proprietary Stored Value					
Affinity/Co-Branded Proprietary Account					
Proprietary Non-payment (e.g. loyalty)					

specify if Other						
VII.d. Self-Certification						
Assessment and Security T	ts suppliers, as applica	ble, have compiled w	ith MasterCard Com	ollance		
Assesment and Security T application(s) described at	USING (CASTININA)	development of the pr	oprietary non -Masti	erCard chip		
issuer Senior Program Ma						
Name				Title		
Date						
VII.e. Deferral Request Issuer is familiar with the M Issuer intends to comply with comply at this time for the f	เขา เกยรอ ก.เคร. คร. คกกก	AS COMMONIABLE ASSA	eible Lleavence to a	and the second of the second o		
comply at this time for the f	and cost	rease explain in the sp	paces provided below	v)		
(e.g. incremental chip space	e, bank systems and d	omestic network upor	ades/conversions Fi	iro etc.)		
The relationship betwee	n smart card issuance	and the pacing of terr	minal conversion to o	hio acceptance		
Other		, ,		p accopiance		
ke g marketing priorities eco issuer Senior Program Man Authorized Signature	onomic issues) ager By :					
Name				Title		
Date				i iu o		
Section VII.f. MasterCar	rd mc2 Program					
Issuing Information						
Do you plan to provide chip for issuing activity?	readers					
_						
Do you plan to use the service	ces of a					
Member Service Provider (A	(ISP) for					
ssuing activity?						
ssuing activity? By checking this box, please		is registered with	∏ Yes			
ssuing activity?		is registered with	Yes			
ssuing activity? By checking this box, please MasterCard International .		· · · · · · · · · · · · · · · · · · ·	Yes 2nd Ye	er	3rd Vo	
ssuing activity? By checking this box, please AlasterCard International . Business Plan	confirm that the MSP I	· · · · · · · · · · · · · · · · · · ·			3rd Yea	
By checking this box, please flasterCard International . Business Plan Card Issuing Programs	confirm that the MSP I	Volume in U.S. Dollers	2nd Ye	er Volume in U.S. Dollans	3rd Yea Number of Cards	
ssuing activity? By checking this box, please flasterCard International . Business Plan Card Issuing Programs international	1st Year Number of Cards	Volume in U.S. Dollens	2nd Ye Number of Cards 0	Volume in U.S.	Number of	ar Volume
ssuing activity? By checking this box, please flasterCard International . Business Plan Card Issuing Programs international ocal	1st Year Number of Cards 0	Volume in U.S. Dollars 0 0	2nd Ye Number of Cards 0 0	Volume in U.S. Dollars 0 0	Number of Cards	
ssuing activity? By checking this box, please flasterCard International . Business Plan Card Issuing Programs International .	1st Year Number of Cards	Volume in U.S. Dollens	2nd Ye Number of Cards 0	Volume in U.S. Dollars 0	Number of Cards	
By checking this box, please flasterCard International . Business Plan Card Inscending Programs international ocal otal	1st Year Number of Cards 0	Volume in U.S. Dollars 0 0	2nd Ye Number of Cards 0 0	Volume in U.S. Dollars 0 0	Number of Cards 0 0	
asuing activity? By checking this box, please MasterCard International . Business Plan Card Issuing Programs International . Octal Cotal C	1st Year Number of Cards 0 0	Volume in U.S. Dollars 0 0	2nd Ye Number of Cards 0 0	Volume in U.S. Dollars 0 0	Number of Cards 0 0	
asuing activity? By checking this box, please MasterCard International . Business Plan Card Issuing Programs International . Octal Cotal C	1st Year Number of Cards 0 0	Volume in U.S. Dollars 0 0	2nd Ye Number of Cards 0 0	Volume in U.S. Dollars 0 0	Number of Cards 0 0	
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By checking this box, please flasterCard International. Business Plan Card Issuing Programs International Iocal I	1st Year Number of Cards 0 0	Volume in U.S. Dollars 0 0	2nd Ye Number of Cards 0 0	Volume in U.S. Dollars 0 0 0	Number of Cards 0 0	
By checking this box, please MasterCard International. Business Plan Card Issuing Programs International Isocal Cotal Card Design family applying for Design family applying for thin the chosen family? EMS OF THE APPLICATION AND COMMENT OF THE CAPPLICATION IS MASTER OF THE APPLICATION IS MASTER OF THE APPLICATION IS MASTER OF THE APPLICATION IN THE CAPPLICATION IS MASTER OF THE APPLICATION IN THE CAPPLICATION IN THE CAPPL	1st Year Number of Cards 0 0 0 cr:	Volume in U.S. Dollers 0 0 0	2nd Ye Number of Cards 0 0 0	Volume in U.S. Dollars 0 0 0	Number of Cards 0 0	
asuing activity? By checking this box, please MasterCard International. Business Plan Card Issuing Programs International Iocal Ioca	Ist Year Number of Cards 0 0 0 or:	Volume in U.S. Dollars 0 0 0 saterCard mc ¹ PRO	2nd Ye Number of Cards 0 0 0 0	Volume in U.S. Doltans 0 0 0 volume :	Number of Cards 0 0 0	Volume
By checking this box, please AlasterCard International . Business Plan Card Issuing Programs International local	Ist Year Number of Cards 0 0 0 or:	Volume in U.S. Dollars 0 0 0 saterCard mc ¹ PRO	2nd Ye Number of Cards 0 0 0 0	Volume in U.S. Doltans 0 0 0 volume :	Number of Cards 0 0 0	Volume
By checking this box, please MasterCard International. Business Plan Card Issuing Programs International Isocal Cotal Card Design family applying for Design to use available of thin the chosen family? EMS OF THE APPLICATION AND THE PROGRAMS AND THE CARLOCATION CARLOCA	Ist Year Number of Cards 0 0 0 0 or:	Volume in U.S. Dollars 0 0 0 saterCard mc ¹ PRO	2nd Ye Number of Cards 0 0 0 0	Volume in U.S. Doltans 0 0 0 volume :	Number of Cards 0 0 0	Volume
By checking this box, please AlasterCard International. Business Plan Card Issuing Programs International Design Family applying food Design family applying family applying food Design family applying food Design family applying family applying family applying food Design family applying fami	Ist Year Number of Cards 0 0 0 0 or:	Volume in U.S. Dollars 0 0 0 saterCard mc ² PRO	2nd Ye Number of Cards 0 0 0 0	Volume in U.S. Doltans 0 0 0 volume :	Number of Cards 0 0 0	Volume
By checking this box, please AbsterCard International. Business Plan Card Issuing Programs International pocal fotal Bed a new BIN? Business Plan Card Issuing Programs International pocal fotal Bed a new BIN? Bed a new BIN? Brown plan to use available of thin the chosen family? BRMS OF THE APPLICATION INTERNATION OF UNDERS Business Plan Card Design Issuing	1st Year Number of Cards 0 0 0 0 or: OHORSUANCE AND STANDING OF THE MI	Volume in U.S. Dollars 0 0 0 saterCard mc ² PRO	2nd Ye Number of Cards 0 0 0 0	Volume in U.S. Doltans 0 0 0 volume :	Number of Cards 0 0 0	Volume
By checking this box, please AbsterCard International. Business Plan Card Issuing Programs International pocal fotal Bed a new BIN? Business Plan Card Issuing Programs International pocal fotal Bed a new BIN? Bed a ne	Ist Year Number of Cards 0 0 0 0 or: OF ISSUANCE AND STANDING OF THE Mile of the Application for Issuance tion Program 0-payment Information (e.g.,	Volume in U.S. Dollars 0 0 0 saterCard mc ² PRO	2nd Ye Number of Cards 0 0 0 0	Volume in U.S. Doltans 0 0 0 volume :	Number of Cards 0 0 0	Volume

service described above?	Non-payment service
Section VIII b. Proprietary Payment Information	
Type of Payment Application	
(check all that apply)	
If "Other" please specify	
Who is providing the Payment service described above?	
is the Payment application general	Will Conned Value annual annual and a CS (CS
(broad merchant base) or limited purpose	Will Stored Value program convert to Yes (No No Nordex?
(e.g., transit, campus merchants)?	mondo.
If Stored Value application, define maximum and projected average	
amounts that may be stored on cards:	
Max	Projected Avg.
Describe how the Payment application will be used by cardholder:	
Section VIII.c. Proprietary Account Number	
How the proprietary account number will be incorporated onto the card	I combined to the day to
	The state of the s
	encoded on magnetic strip
	cross-referenced in co-brander's database
Please describe where and /or how the proprietary account will be utilize	Other
Section VIII.d. Indemnification	200
Issuer Senior Program Manager By :	
Name	
Title	
Date	
Section IX: Virtual MasterCard Solution	
Section IX.a. General Information	
Target Audience:	Is this program marketed on a website?
	ww.
The Virtual MasterCard is available for use in all remote environments :	Program will operate under a dedicated
	BIN:
Will the same BIN be used for any physical MasterCard cards?	
A unique BIN has been requested?	
The virtual MasterCard includes the 16-digit account number	How will the account number auximates days a country
following:	How will the account number, expiration date & CVC 2 be communicated?
☐ Assigned CVC2 value ☐ Expiration date	
Expiration date	
Section IX.b.Account Linkage	
Account linkage will be managed the same way for all accountholders :	
 Please check this box if the Virtual MasterCard Solution will be offer conjunction with member's existing or newly issued physical Master 	
cards:	Card account holder will be offered the option to receive a physical
Yes	MasterCard card in conjunction with the Virtual MasterCard
Please check the box to verify that the Virtual MasterCard will be	a le the physical Mactac Card plastic and a last
automatically cancelled when the physical MasterCard card is cancel	for cardholders in good standing?
Yes	O Yes O No



The Virtual MasterCard acc Section IX.c. Optional Reference Device		,	•	
The reference device must	meet the No Master	Card hologram		
following minimum requirements to verify that device me	nents (Check ::::::	tic stripe or chip		
requirement)	No embos			
		Card signature panel		
The following disclosures wi	Il be printed : "This near			
on the reference device		am is for use in all remote env	vironments"	
	Other	signed for reference only and	is not valid when handed to the m	erchant"
	Other			
The issuer must prominently	account holders that the card y purchase where a physical disclose to account holders	card must be handed to a me		! Yes
transaction that requires in pe	irson presentment of a phys	ical MasterCard card .	an section by Good for diff	Yes
resentment of a physical Ma	nay not be used to purchase atterCard card bearing the ea	that the card—optional accou an item over the internet that ame account number as the ci surchases, hotel stays, car ren	subsequently would require	Yes
ection X: Required Sign		ative of Member		
ection X: Required Sign	ure of Authorized Represent	Yes		
ection X: Required Signat Section X.a. Required Signat Member Signature on file?	ure of Authorized Represent	Yes		
ection X: Required Signat Section X.a. Required Signat Member Signature on file? ection X.b. Required Signatu	ure of Authorized Represent we of Authorized Represent	Yes		
ection X: Required Signative Signative on file? ection X.b. Required Signative on file? ection X.b. Required Signative on file? ogram Approval Status Preliminary Revie	ure of Authorized Represent	Yes ative of Partner		
ection X: Required Signative of file? ection X.a. Required Signature on file? ection X.b. Required Signature on file? extract Signature on file? extract Signature on file? Preliminary Revie	ure of Authorized Represent	Yes	Mar 15.2005	
ection X: Required Signative Color Signature on file? ection X.b. Required Signature on file? ection X.b. Required Signature on file? ogram Approval Status Preliminary Reviews Submitted 0	ure of Authorized Represent are of Authorized Representa	Yes ative of Partner	Mar 15.2005	
ection X: Required Signative of Signature on file? ection X.b. Required Signature on file? ection Extending Signature on file? ection Extending Signature on file? ection Extending Signature on file?	ure of Authorized Represent are of Authorized Representa	Yes ative of Partner Date Reviewed	Mar 15.2005	
ection X: Required Signature of file? ection X.a. Required Signature on file? ection X.b. Required Signature of file. ection X.b. Required Signature of file. ection X	ure of Authorized Representative of Authorize	Yes ative of Partner Date Reviewed Comment Date:	Mar 15.2005	
ection X: Required Signature of file? ection X.a. Required Signature on file? ection X.b. Required Signature of file? ection X.b. Required Signature of file? ection X.b. Required Signature of file? extract Signature on file? extract Signature of file? extract Sign	ure of Authorized Represent are of Authorized Representa	Yes ative of Partner Date Reviewed	Mar 15.2005 Sent email approval	
ection X: Required Signat Section X.a. Required Signat fember Signature on file? ection X.b. Required Signatu artner Signature on file? ogram Approval Status Preliminary Revi	ure of Authorized Representative of Authorize	Yes ative of Partner Date Reviewed Comment Date:		
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Status	Approved			
Business Days to Ap	oprove : 1			
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Image File -->
Entered by Satya Singh Mar 11, 2005 at 12:47 PM
Modified By: Satya Singh/NYC/MASTERCARD on Mar 16, 2005 at 03:05 49 PM
Modified By: Michelle Kennedy/NYC/MASTERCARD on Mar 16, 2005 at 01:03:25 PM
Modified By: Satya Singh/NYC/MASTERCARD on Mar 11, 2005 at 01:11:48 PM

MasterCard				
International	part of the second seco	Down J. Cr.		
	Washians	Special Issuing I	lards Control Sy	ystem
MOL Submission	and the same of th	1 a sa a sana sa da desa Norde		Managaphandadadad waran awaana 🥠 🚜
Member Name:			Status of Program : Control Number	Approved 05-1192 NYC
Check all that a	pply:			
Affinity/Co-Brans	d	Multi-spolicatio	T3 : 1 g	Private Label
Standard Primary		,,	hus •	Tirdub Laues
Secondary			•	
23 Prepeid		Virtual MasterC	and	
CNp	·····	Pliot program		
Section I: Member	Information			
Get Contact Info Member Name				
Member ICA/ID			Member BIN	
			Additional BIN	West control of the c
Member Contact Last Name			Member Region	United States
Contact Middle Initial			Member Contact First Name	
Contact Address			Contact Title	
Contact State /Prov. Contact Country			Contact City/Town	
Contact Fax	United St	ales	Contact Zip	
l'			Contact Phone	
			Contact Email	
Section II: General				
Program Catagory;	Prepaid - Te	en Cards	By checking this box, plas	ise confirm that a program description has
Residence of accoun		United States (USA)	Program Name:	
LINGS HOTS OF CHARLES TO THE C	ardnolder?	he issuer or from the card Yes		ized with cardholder's name? Yes
Will the program offer ca	ish access at all	the cash dispensing locations?	Will the program entail abi	lity to use card at all merchants that
			accept following brends?	
MasterCard: Maestro:	No		MasterCard:	No
Cimis:	Yes			No
O.57407,	Yes		Electronic;	
			11 mm day	Yes No
Exclusive to MasterCs	ard?	Yes		
Products offered in the		be :	Program Launch Date Fe	b 18,2005
Other, please enter			Maestro/Cirrus Pulse	
Transactions are fund	ed with funds	on deposit?	Yes	
Others mark (s) appea	ring on the ca	rd :	(33	***************************************
Tagram Benefits?			No	
'Yes', provide benefits :			* 140 * 440 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 140 * 1	
VS will be validated:			Yes	****
ard Account Projectio			Cards	
ear 1	2,000)	2,000	***************************************



Year 2	4,000	4,000	
Year 3	7,000	7,000	
National States of the			
section III: Standa	ard Affinity/Co-Branded (A/CB)	Programs	
rvisi snis card program Full Legal Name;	be marketed by a Co -Brander to o		The state of the s
Address:		Traide Name or DBA:	;
AUCH 688.		City:	
State/Province:		Zio:	
Country:			
Affinity/Co-Branded			
Type of Business :			
••		How long in existence	9 ?
Partner locations acce	splance		
nionnation;			
Does the Co-Brander	accept?	If You will the Co. Ora	inder accept all cards branded with the followin
		marks as a form of per	yment for till goods and services, in addition to
		the Co-Branded card i	tself?
MasterCant		**************************************	
		MasterCard Electro	- ml-
MasterCard Electro	nic	MasterCard Electr	ORIC
		Maestro	
Maestro			
Mondex		Mondex	
THEFTURE			•
the Co-Brander a bro			ankrua arren
oes the Co-Brander is	ntend to use the MasterCord, Master	Card Electronic.	ALMAD COLUMN
eestro, Ckrus and /or market the A /CB pro	Mondex brand marks as applicable t	o this program)	1.建基整套, 1710年,1919年,1
dditional Partners on		÷	CONTROL OF THE STATE OF THE STA
III the 4th line of embe	resing be used?		Andreas (Angres)
roprietary Account Hu yes, please complete			
e card program will be	s offered to the Co -Brander's		
Other, please describe			

Full Lagal Name: Address: State/Province: Country: Type of Business:	United States (USA) Financial Services		Trade Name or DRA: City: Zip: How long has the organization been in existence?	1 yr.
Proprietary Account Nur Does the Primary Co -Bran	nber on the card? der accept?	No		
MasterCard	No			
MasterCard Electronic	No			
Maestro	No		•	
Mondex.	No			



MasterCard Electronic No Macestro No The card program will be offered to the Primary Co -Brander's: Other If Other, please describe: Chief Chief Primary Co -Brander's: Other If Other, please describe: Chief Primary Co -Brander's: Chief Program Section V: Secondary Multi-tiered Affinity/Co-Branded Program Full Logal Name: Address: City: 25p: Clourity: 25p: Trade Name or DBA: City: 25p: Clourity: Type of Business: How long in existence? Primary application submitted? Name of Primary Partner: Program Name (q): Card Accounts Accounts County: Co-Brander program Name (q): Card Account Account Accounts County: Co-Brander occupt as applicabler? AssisterCard MasterCard Electronic MasterCard Electronic MasterCard Electronic MasterCard Electronic MasterCard Electronic MasterCard Electronic MasterCard MasterCard Electronic MasterCard MasterCard MasterCard Electronic MasterCard MasterCard MasterCard MasterCard MasterCard Electronic MasterCard MasterCard MasterCard MasterCard MasterCard MasterCard MasterCard Electronic MasterCard Electronic MasterCard Electronic MasterCard MasterCard MasterCard MasterCard Electronic MasterCard MasterCard Program will be offered to the Secondary Parmor's Acc-Brander's: Scher, please describe: Scher, plea	emi information	Consumer	Type of Program:	, , , , , , , , , , , , , , , , , , ,
Macestro No Mondex No The card program will be offered to the Primery Co -Brander's: Other Gold program will be offered to the Parents of teems via Second that have a business relationship with ection V: Secondary Multi-tiered Affinity/Co-Branded Program full Legal Name: Gold program will be offered to the Parents of teems via Second that have a business relationship with Trade Name or DBA: City: Zip: Zip: Zip: Zip: Zip: Zip: Zip: Zip	"1	n		
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Macestro No Mondeix No The card program will be offered to the Primary Co -Brander's: Other			than have a business relationship with	The Secondary Col
Macestro No Mondex No		The state of the s		arable of Lucino via Parissia.
Maestro No	The card program will be off		2	
	Mondex			
MasterCard Electronic Air.				
WINGSTON NO	MasterCard Electronic			
MasterCard up				

If Other, please explain fund type: (e.g. corporation, insurance company, non-profit organization, etc) Program is operating under a Yes Third Party has access to funds? No BIN dedicated to prepaid programs? Funds Management Type of Account: Aggregated DDA Title on Account: First Federal Card Information Initial Load Values: What is the portfolio's total estimated funds balance by Year 2? Minimum; \$10.00 Maximum: \$2,500,00 480,000 Will the card be re-leadable? If Yes', reload values : Minimum: \$16.00 Maximum: \$2,500.00 What is the maximum number 2 What is each card account maximum 2,500,00 of loads per day? balance at any given time? What is the maximum Set by Perent What is the missimum cumulative Set by Parent cumulative amount that can be amount that can be spent at POI per withdrawn from ATMs or Benk Tellors per day? How will the funds be loaded Parent applying for the card will designate funds to be loaded via ACri from their DDA onto the cards? account or CrexityDebit Card What payment methods are accepted to purchase, load, or reload the card amount? MasterCard Yes **MasterCard** You MasterCard Electronic No MasterCard Electronic No Maustro Yes Magetro Yas Mondax No Mondax No Cards are valid: 3 year(s) 36 month(s) Cardholders have access to funde after card expiration date: : Estimate percentage of : Domestic transaction: 95 % international transaction: 5 % Cash withdrawals: 5 % * Cash withdrawals: 5 % Purchases 95 % * Purchases 95 % Describe all parties and their roles in the authorization process: ; All merchant authorization request will be routed to the processor eCommUnk, for authorization. Registration What is the process to register cordinates's information? Parent will access the Internet web site and enter their personal information for themselves and for their teen, What type of cardholder information is recorded by the issuer? Name, Address, Phone, Date of Birth, SS#, Drivers Ucense# How does issuer verify cardholder's information?

Procedure for redemption of unused funds

Split tandar disclosure

Cardnolder information is verified against USA PATRIOT Act and OFAC databases via eCommLink.

CONFIDENTIAL

Program Disclosuras:

Section VII: Chip Progra VII.s. General Information	m	·				
Number of Card Accepting to	cations				ls this is a multi-application	
	Merchanis; Terminalis ATMs				card?	
VII.b. Chip Information						
Card Manufacturer					Card Personalization	
Contact Name					Center Contact Name	
E-mail Address					E-mail Address	
Address					Address	
City					City	
State				-	State	
Zip					Zip	
Country	United State	s (USA)			Country	United States (USA)
					If sourcing from additional vendurs, list:	arma outoo (ocks)
Application Provider					Operating System to be used	MULTOS
Contact Name					• •	Other
E-mail Address						
Version Number					transcrensures that operating system is EMV compatible?	
Card Personalization Specification MasterCend's Type Approval Pro Card Vendor Name Product Name Chip Platform	on for ocess					
Application PAN						
ndicate what Internet suthernical polication will be used (if application Type (il.a. Application Type) opplication Type	tion able)	On Card at	Application	Application	AmGastan	5
i credit MasterCerd		Issuance	Technology	Developer	Application ((AID*) for £1 applications	∀T
debit MasterCard						
Maestro						
Cirrus						
Mondax Purse						
Proprietary Stored Value						

	amma (m. m. livi view a					
Proprietary Non-paym	nent (e.g. loyshy)					
Other						
specify if Other						
VII.d. Self-Certification tassier certifies that it and Assesment and Security 1 application(s) described a		vie, have complied w evelopment of the pr	th MasterCoat Com opriotary non -Mast	rpliances erCard chip		
Issuer Senior Program Ma						
Name				Title		
Date						
VII.e. Deferral Request	t					
Issuer is femiliar with the hissauer intends to comply wo comply at this time for the to Technology availability	following reseun (s) (Pie					
e.g. incremental chip space	e, bank systems and do	mestic network upgrand the packing of ten	ides/conversions, E ishal conversion to c	uro, etc.) otip sioceptance		
(e.g. marketing priorities ec issuer Senior Program Man Authorized Signature	onomic issues) ragar By :					
Name				Title		
Dete				• •		
Do you plan to provide chip or issuing activity? Do you otan to use the servi	rea of a					
ssuing Information To you plan to provide chip or issuing activity? To you plan to use the servi fember Service Provider (I ssuing activity? y checking this box, please	ces of a MSP) for	registered with	¥*1200			
To you plan to provide chip or issuing activity? On you plan to use the servicember Service Provider (Issuing activity? y checking this box, please	ces of a MSP) for	registered with	II) Yse			
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no you plan to provide chip or issuing activity? To you plan to use the service fember Service Provider (I string activity? The chart international activity is the chart international activity.	cas of a MSP) for confirm that the MSP is	registered with Volume in U.S. Dollars		Volume In U.S.	Number of	
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Type of Non-payment service (e.g. soyaty, medical information, building	J., NG		
eccess)	-		
Who is providing the Non-paymen service described above?	l	Describe how the cardholder uses /access Non-payment service	es
Section VIII.b. Proprietory Paymen	it Information		
Type of Payment Application (check all that apply)			
If "Other" please specify			
Who is providing the Payment serva described above?	Ce)		
is the Payment application general		Will Stored Value program convert to	○ Yes ○ No
(broad merchant base) or limited put (e.g., transit, campus merchants)?	rposa	Mondex?	Cirtes CX No
If Stored Value application, define m	aximum and projected average		
mnounts that may be stored on cards Max	\$:	Projected Avg.	
Describe how the Payment applicable	on will be used by cardholder:	• • • • • • • • • • • • • • • • • • • •	
Section Vill.c. Proprietary Account N			
How the proprietary account number	will be incorporated onto the card	embossed in the 4th line	
		encoded on magnetic strip	
**************************************		Cross-referenced in co-brander's database	88
Please describe where and for how the Section VIII.d. Indemnification	re proprietary account will be utilized		
leauer Senior Program Manager By :			
Name			
Tide Date			
Section IX: Virtual MasterCard 5	Solution		***************************************
Section IX.a. General information Target Audionce:		is this program marketed on a website?	***************************************
The Virtual MosterCard is available for use in all remote environments:		Program will operate under a dedicated BIN;	₩₩.
Will the same BUN be used for any phys	sical MasterCard cards?		
A unique BIN has been requested?			
The virtual MasterCard includes the following:	16-digit account number Assigned CVC2 value Expiration date	How will the account number, expiration da communicated?	ma & CVC 2 be
ection IX.b.Account Linkage			
ccount linkage will be managed the sa	me way for all accountholders :		
 Flease check this box if the Virtual conjunction with member's existing coxds; 	MasterCard Solution will be offered in or newly leased physical MasterCard	Please check this box to verify that the account holder will be offered the option	1 to receive a retresioni
] Yes		MasterCard card in conjunction with the	Virtual MasterCard
 Please chack the box to verify that 	the Virtual MasterCard will be	is the physical MasterCard plastic option	n available at all times

automatically carcelled when Yes	the physical MasterC	ard card is cancelled	for cardholders in good standing	1 ?
The Virtual MosterCord account ar	nd physical MasterCan	ri marri in linked anerotini	14h/	*************
Section IX.c. Optional Reference Device Issued		Town is minou opolicum		
The reference device must meet the following minimum requirements (took to verify that device meets each requirement)	Check No magnet	Card hologram ic stripe or chip ing Card signature panel		
The following disclosures will be pri on the reference device	in the proget	am is for use in all remot igned for raferance only	e envirouments" and is not valid when handed to the r	renchant
l and any parone	holders that the card see where a physical o	sako winax de ueluded so s		Yes
The issuer must prominently disclosure rensection that requires in person prominently disclosured in the control of the contro	a to account holders the resemment of a physic	nat the card -optional a cal MinisterCard card .	Count cannot be used for any	☐ Yes
The Issuer must prominently disclose Mode" transactions, a.g., it may not presentment of a physical MasterCarobtain that from . Examples include a picked up in person .	of card bearing the en	in nem over me imemet	that subsequently would require	D Yes
Section X: Required Signature				
Section X.a. Required Signature of A Member Signature on file?	unorized Representa	dve of Member		
Section X.b. Required Signature of A	uthorized Representat	tive of Parmer		
actner Signature on file?	······································	**************************************		
rogram Approval Status				
Preliminary Review				
anta Submitted 01/19/2	2005	Date Reviewed	Jan 19,2005	************************************
ata Resubmitted:				
ate Additional Information		Comment Date:		
MINARA MALLA SA	■ No	Comments;	ok to approve	
usiness Days to 9 espand :				
rogram Ravlewed by :	merk reviewed;	Dawn Floor		
ock Review History	·····			

1. Date Additional Information Requested. Jan 19, 2005, semidan an e-mail - why are limits so high? once a reply is received send to member risk;

Final Program Status		
Date of Status:	Status Set By:	
Status Approved		
Business Days to Approve : 5		

image File>

Entered by x367757 Jan 18, 2005 at 05:04 PM

Modified By: Satys SinghNYC/MASTERCARD on Jul 15, 2005 et 09:21:52 AM Modified By: Dawn Floor/NYC/MASTERCARD on Feb 08, 2005 et 10:32:23 AM Modified By: Satys Singh/NYC/MASTERCARD on Jan 28, 2005 et 01:16:09 PM Modified By: Dawn Floor/NYC/MASTERCARD on Jan 28, 2005 et 11:46:34 AM Modified By: Dawn Floor/NYC/MASTERCARD on Jan 21, 2005 et 12:09:57 PM Modified By: Dawn Floor/NYC/MASTERCARD on Jan 21, 2005 et 12:09:57 PM Modified By: Salya SingivNYC/MASTERCARD on Jan 19, 2005 at 07:56:05 AM

MusterCard				
- International				**
	- B	rand Stand	ards Control	System
	testertista Sy	weldt Issuing Pr	ograms	- 1
200	See two	the above the same man, so, and a de	nativities colored in likedian francis	and the property of the second
MOL Submission			Status of Program;	Approved
Momber Name:			Control Number	04-3807 NYC
Check all that ap	ply:			
Affinity/Co-Brand		Multi-application	;	Private Label
Prepaid		The second second		
Chin		Virtual MasterCa	krd	
7		Pilot program	·····	
Section I: Member	Information			
Member Name		·	Member BIN	
Member ICA/ID			Additional SIN	
			Member Region	United States
Member Contact List			The second secon	Onted States
Name Contact Middle Initial	Dest of the			
Contact Address			Member Contact First N	emai emai
Contact State / Prov.			Contact Title	
Contact Country	United States		Contact City /Town	
Contact Fax	Cinted States		Contact 21p Contact Phone	
			Contact Phone Contact Email	
				
	Program Information			
Program Category:	Prepaid - Teen Curds		By checking this box been submitted X	, please confirm that a program description ha
Residence of accoun		Status (USA)	Program Name:	
nanutacturer to the c	directly from the issuer archolder? Yos			ionalized with cardholders name? Yes
VIII the program offer ca	ish access at all the cash o	dispensing locations?	Will the received ante	ell ability to use card at all merchants that
***************************************			accept following bran	ni abmy w soo cars at the merchants that tis?
festerCerd:	Yos		MasterCend:	Yes
facetro:	Yes		MasterCard	not applicable
lmus:	Yes		Electronic:	
			Meestro:	not applicable
			Mondex:	not applicable
xclusive to MasterC:	ard? Yes		Program Launch Dat	- Oct 15 2004
roducts offered in the	a Program will be :	······································	Debit MasterCard	B CCt 13,2004
Other, please enter	** * * * * * * * * * * * * * * * * * * *		PrePaid Debit Card	
ransactions are fund	ed with funds on depos	it?	Yes	
thers mark (a) appea	iring on the card :		Pulse	
rogram Senefits?	······································	······································	No	
Yes', provide benefits	\ \		· · · · · · · · · · · · · · · · · · ·	
V9 will be velidated :			No	
ed Account Projection	ns Accounts		Cards	
ar 1	5,000		5,000	
ar 2	10,000	***************************************	10,000	
ar 3	15,000	****	15,000	
			13,000	



Section III: Standard Affinity/Co-Branded (A/CB) Programs Will this cord program be marketed by a Co -Brander to other Co -Branders? Yes Full Legal Name: Trade Name or DBA: Address: City: State/Province: Zip: Country: United States (USA) Affinity/Co-Branded Type of Business: How long in existence? less than I year Partner locations acceptance information: Does the Co-Brander accept? If Yes, will the Co -Brander accept all cards branded with the following marks as a form of payment for all goods and services, in addition to the Co-Branded card sael?? MasterCard not applicable MesterCard MasterCard Electronic MasterCard Electronic not applicable Maestro Maestro not applicable Mondex Mondex not applicable is the Co-Brander a brokenage firm? No Does the Co-Brander intend to use the MasterCard, MasterCard Electronic, Massiro, Climus and for Mondex brand marks as applicable to this program.) to market the A /CB program? Additional Partners on card : Will the 4th line of embossing be used? If yes, please describe for which purpose Cardholder may select one of a template of "catch phrases". Proprietary Account Number on Card? No If yes, please complete section VIII The cord program will be offered to the Co -Brander's Customers, Other if Other, please describe : Marketed to teems and their parents. Section IV: Primary Multi-tlered Affinity/Co-Branded (A/CB) Program Full Legal Name: Trade Name or DBA: Address: City: State/Province: Zip: Country. How long has the organization been in existence? Type of Business: Marketer Proprietary Account Number on the card? Does the Primary Co -Brander accept? **MasterCard** MasterCard Electronic Maestro Mondex

If Yes, will the Co-Brander accept all cards branded with the following marks as a form of payment for all goods and services, in addition to the

ONFIDENTIAL:

ico-branded card itself?

MasterCard			
MasterCard Elect	ainan		
Maestro			
Mondex			
The card program w	if be offered to the Primary Co -	Brandar's:	
If Other, please desc			
Section V: Second	dary Multi-tiered Affinity/Co	-Branded Program	
Full Lagal Name :		Trade Name or DBA:	
Address:		City;	
State/Province:		<i>Z</i> 3p;	
Country:			
Type of Business :		How long in existence?	
Primery application submitted?			
Name of Primery Part	*	Name of Primary Partner's product:	
Does the Secondary (agreement? Program Name (s):	20 -Branded partner understand	the terms of this	
Card Account Projections Year 1	Accounts	Cards	
Year 1	O	ů	
Year 2	O'	Ö	
Year 3	0	ő	
Does the secondary C	o -Brander accept as applicable!	? If Yes, will the secondary Co	 Brander accept all the cards branded form of payment for all goods and io «Branded card itself?
MasterCard		MasterCard	
MasterCard Electron	nic	MasterCard Electronic	
Maestro		Maestro	
Mondex		Mondex	
he card program will b	e offered to the Secondary Parts	ner's /Co-Brander's:	
f Other, please describ	D :		
ection VI: Prepaid	Program		
Seneral Information	***************************************		
The account is funded i	Consumer	Type of Program:	Teen
Other, please explain			
ype: rogram is operating or IIN dedicated to prepai rograms?	XOBIB Yes	ance company, non-profit organization, etc) Third Party has access to funds?	No
- vyi wiios			



Funds Management			
Type of Account:	DDA	Title on Account:	
Card Information			1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Initial Load Values:		What is the portfolio's total	al estimated funds balance by Year 27
Minimum: \$10.00	Maximum: \$1,500.00	400,000.00	•
Will the card be re-loads	bie? Yes		
If "Yes", micod values :			
Minimum: \$10.00	Maximum: \$1,500.00		
What is the maximum num of loads per day?	mber 1	What is each card accoun	it maximum 1,500.00
What is the maximum	1.500.00	buildhoe at any given time	?
cumulative amount that co	in be	What is the meximum cun emount that can be spent	nuistive 1,500.00
withdrawn from ATMs or E	Barsk	day?	cacs of poi
Tellers per day? Flow will the funds be look	family states a second to the	·	
onto the cards?	1VR and Website will accept either conds or a DDA account to perform transfer. In time customer also hop have selected merchants as load or that will accept these forms of paym well.	an ACH es ta mers	
What payment methods at amount?	e accepted to purchase, load, or reload the	e card	
MasterCard	Yes		
MasterCard Electronic	not applicable	MasterCard	Yes
	посаррясаон	MasterCard Electronic	
Maestro	not applicable	Wester Cold Lieutening	not applicable
Mondex	not applicable	Maestro	not applicable
		Mondex	not applicable
Cards are valid :	2 year(s)	24 mornin(s)	
amholders have access to	rivinds after card expiration date :	• •	
stimate percentage of :		Но	
and a set of board of the			
omestic transaction : Cash withdrawals :	95 %	International transaction:	5 %
Punchases	20 %	* Cash withdrawais:	50.96
- G.C.A.G.C.G	80 %	* Purchases	50 %
escribe all parties and thei	r roles in the authorization process:	Plastic Cash International ha	process that both First FREMIER Bank a ave contracted to perform the authorization
egistration		process for all types of trans	sactions.
	eir cardholder's Information?	Currence	
		Customer can order a card of whole or calling a toll-free r	
rait type of cardinolder leifor	mation is recorded by the Issuer?	Name, Address, DOB, SSN	HJJ-(代界)が
w does issuer var ify cardh	older's information?	Through our process, eCom verily cardholder information running a check through Exp	vd a
gram Disclosures:	Procedure for indemption of unuse	weii as OFAC.	
	Split tender disclosure	THE THE THEFT	

Section VII: Chip Program

VII.a. General Information					
Number of Card Accepting locations				is this is a multi-application	
Merchants: Torminals ATMs	•			card?	
23 093	•				
Vil.b. Chip Information					
Card Manufacturer				Card	
				Personalization Center	
Contact Name				Contact Name	
E-mail Address				E-mail Address	
Address				Address	
City				City	
State				State	
Zip				Zip	
Country	United States (USA)			Country	United States (USA)
				If sourcing from additional vandors, list:	
Application Provider				Operating System to be used	MULTOS Other
Contact Name					
E-meil Address					
Yersion Number				Issuer ensures that operating system is EMV compatible?	
Card Personalization Specification for MasterCard's Type Approval Process Card Vendor Name				CONTRACTOR E	
Product Name					
Chip Piatform		-			
Application PAN					
ndicate what internet authentication application will be used (if applicable) /If.c. Application Type Application Type	On Card at	Application	Application	ž prilontina.	(B) Birth (A)
	Issuance	Technology	Developer	Application (AID*) for E	VT
credit MasterCard				applications	:
debit MasterCord					
Maestro					
Cimus					
Mordax Purse					
Proprietary Stored Value					
Affinity/Co-Branded Proprietary Account					
Proprietery Non-payment (e.g. loyalty)					



apacity if Other						
VII d. Salf-Certification lacuer certifies that it and i Assessment and Security T application(s) described a	georg (CASI) in the	able, have complied wi development of the pro	th MasterCard Comp sprietary non -Maste	olitance arCard chip		
Seuer Senior Program Ma						
Name Date				Titie		
VII.e. Deferral Request Issuer is familiar with the M Issuer intends to comply wi comply at this time for the f	nt these (view as soon offowing reason (s) (F	savn vilatroemmon aa	this Housewar las	مع ملطمست ملاحمد		
Technology availability (e.g. incremental chip space The relationship between	e, benk systems and d	lornestic network upgra	ndes/conversions, Eu	aro, etc.)		
Officer	ar artes costo (astastasta)	ener ma buend of rew	TIBBI CONVERSION IN C	hip acceptance		
ite.g. marketing priorities ec itsauer Senior Program Man Authorized Signature	oriomic (ssues) leger By :					
Name Dete				Title		

Section VII.f. MasterCa	ra mcz Program	***************************************				
Do you plen to provide chip for issuing activity? Do you plan to use the servi Member Service Provider () issuing activity?	ces of a					
By checking this box, please MasterCard International.	confirm that the MSP	is registered with	□Yes			
	1st Yee	v	2nd Ye	#¥	3rd Yee	
Business Plan Card Issuing Programs International	Number of Cards	Volume in U.S. Dollars	Number of Certs	Volume in U.S. Dollars	Number of Cards	v Volume i I
Local	0	0	0	0	G	
Total	ō	0	ი 0	9 9	0	
Need a new SIN?		***************************************			······	
Card Design family applying f	ior :					
Do you plan to use available o within the chosen family?	colors		Which color will	you use :		
TERMS OF THE APPLICATION MEMORANDUM OF UNDERS	ON OF ISSUANCE AN	D Inna				
cin: Those were form an integral pain		e and Memorandian of Under	tanding of the Master Card	mc2 Frugmin helsmen Applica	ru and/ar its everyes and it.	asimeCard.
ection VIII: Multi-applica	tion Program		•			
ection VIII.a. Proprietory No.	n-payment information	?	***************************************	······	*************************************	
ype of Non-payment service yaity, medical information, be coses)	(e.g., uilding					



Who is providing the thon-payment service described above?		Describe how the carcholder uses /access Non-payment service	es
Section VIII.b. Proprietary Payment	Information		
	norman,		
Type of Payment Application (check all that apply)			
if "Other" please specify			
Who is providing the Payment service described above?	6		
Is the Payment application general (broad muchans base) or limited pur (e.g., transit, campus merchants)?	oo se	Will Stored Value program curivert to Mondex?	○ Yes ○ No
if Stored Value application, define ma amounts that may be stored on cards Max	ximum and projected average :	Projected Avg.	
Describe how the Payment application	n will be used by cardholder:	•	
Section VIII.c. Proprietary Account Ni How the proprietary account number a	umber will be incorporated onto the card	ambassed in the 4th line ancoded on magnetic strip	
		cross-referenced in co-brander's dutable	58
Please describe where and for how the Section VIII .d. Indemnification	a proprietary account will be utilized	i) Otti ss	
ssuer Senior Program Manager By :			
Name			
Title			
Oate			
Section IX: Virtual MasterCard S	iolution		·
Section DC.a. General information	***************************************	***************************************	******
Target Audiance:		is this program marketed on a website?	
The Virtual MesterCard is available for use in all mmote environments:		Program will operate under a dedicated BIN: -	ww.
Will the same BIN be used for any phys	ilcal MasterCerd cards?		
A unique BIN has been requested?			
The virtual MasterCard includes the following:	16-digit account number Assigned CVC2 value	How will the account number, expiration de communicated?	ste & CVC 2 be
	Expiration date		
Section IX.b.Account Linkage			
coount finkage will be managed the sa	me way for all accountholders :		
 Please check this box if the Virtual conjunction with member's existing cards: 	MasterCard Solution will be offered in or newly issued physical MasterCard	Please check this box to verify that the account holder will be offered the optic MasterCard card in conjunction with it.	on to receive a chyecal
Yes		Yes	na a termine intermediate
 Please check the box to verify that is automatically cancelled when the plant. Yes 	this Virtual MasterCard will be hysical MusterCard card is carrollled	Is the physical MasterCard plastic option conductors in good standing? Yes O No.	on availlable at all times
		143 (3.40)	



Section IX.c. Optional Raterance Day		rd cand is linked operationally	· .	
The inference device me following minimum requi box to verify that device requirement)	rements (Check No magnet No emboss	Card hologram to stripe or chip Arty Card signature panel		
The following disclosured to the reference device		am is for use in all remote an igned for reference only and	vironments* Is not valid when handed to the ma	erchant"
ection IX.d. Communication is leaver must disclose set it cennot be used for	ation Materials to account holders that the card any purchase where a physical c	-optional account is Master card must be handed to a me	Card card in all respects except inchant for perment	☐ Yes
he issuer must prominer ansaction that requires it	ntly discloss to account holders to n person presonatment of a physic	hat the card -optional account MasterCard card .	ant cannot be used for any	Yes
'99entment of a physical	ity disclose to ecount holders to it may not be used to purchase a MasterCard card bearing the se a inclurer parties theorem thelest or	en wem over the internet that	int cannot be used for "Dual subsequently would require and —optional account in order to ntals, and online purchases	Yes
cked up in person.	***************************************			
cked up in person. ction X: Required Signation X.a. Required Signation X.a.	ignature nature of Authorizad Representa			
cted up in person. ction X: Required Signation X.a. Required Signature on file?	ignature nature of Authorizad Representa	stive of Member		
cted up in person. ction X: Required Signation X.a. Required Signature on file? ction X.b. Required Signature Signature.	ignature nature of Authorizad Representa	stive of Member		
cked up in person. cklon X: Required Signation X.a. Required Signation on file? cklon X.b. Required Signature on file? cyram Approval State	ignature nature of Authorized Representative of Authorized Representative us	stive of Member		
ction X: Required Signation X.a. Required Signation X.a. Required Signature on file? Inction X.b. Required Signature on file? Ingram Approval State Freeliminary Re	ignature nature of Authorized Representative of Authorized Representative us	stive of Member tive of Partner		
ection X: Required Signation X.a. Required Signation X.a. Required Signature on file? Incident X.b. Required Signature on file?	ignature nature of Authorized Representative of Authorized Representative us	stive of Member	Sep 21,2004	
ction X: Required Signation X.a. Required Signation X.a. Required Signature on file? ction X.b. Required Signature on file? gram Approval State Fireliminary Research Submitted to Resubmitted:	ignature nature of Authorized Representative of Authorized Representative us	stive of Member tive of Partner		
cted up in person. ction X: Required Signation X.a. Required Signation X.a. Required Signation on file? ction X.b. Required Signature on file?	ignature nature of Authorized Representative of Authorized Representative us	tive of Member tive of Partner Date Reviewed		
icted up in person. Iction X: Required Signetion X.a. Required Signetion X.a. Required Signetion on file? Iction X.b.	ignature nature of Authorized Representative of Authorized Representative us	tive of Member tive of Partner Data Reviewed Comment Date:	Sep 21,2004	
icked up in person. Action X: Required Signetion X.a. Required Signetion on file? Action X.b. Required Signetion on file? Action X.b. Required Signetion on file?	ignature nature of Authorized Representative of Authorized Representative us eview 09/21/2004	tive of Member tive of Partner Data Reviewed Comment Date:	Sep 21,2004	

Will there be restrictions on the usage of the cards? If so, what are the specific restrictions?

Since the partner will be marketing to other co-branders, they should be a Primary co-brand partner, not a standard partner.

Additionally, they should register as an ISC.

5. Onle Additional information Requested. Sep 21, 2004. The cards should be marketed to the parent for their child, not directly to

Will there be restrictions on the usage of the cards? If so, what are the specific restrictions?

Since the partner will be marketing to other co-branders, they should be a Parmary co-brand partner, not a standard partner. Additionally, they should register as an ISO

Final Program Status

Date of Status:

Status Set By:

Status

Approved

Business Days to Approve : 9

image File --->

Entered by r865400 Sep 20, 2004 at 11:05 AM

Modfiled By: Micheile Kennedy/NYC/MASTERCARD on Sep 07, 2005 at 02:57:01 PM Modified By: Michelle Kennedynnyu/Mastericard on sep ur, 2009 at 0.09158 am Modified By: Michelle Kennedynnyu/Mastericard on Feb 18, 2005 at 10:09158 am Modified By: Salva SinglyNyu/Mastericard on Oct 06, 2004 at 02:50:06 PM Modified By: Dawn Floodnyu/Mastericard on Oct 08, 2004 at 10:48:04 am Modified By: Dawn Floodnyu/Mastericard on Sep 21, 2004 at 10:30:00 AM Modified By: SinglyNyu/Mastericard on Sep 21, 2004 at 10:30:00 AM

Modified By: Setye SinglyNYC/MASTERCARD on Sep 21, 2004 at 08:47:36 AM

Modified By: (865400/MCARD on Sep 20, 2004 at 10:05:31 AM

MasterCard Internutional		38	
Marker Carre	Brand Stand Special Issuing	dards Control	System
	the state of the s	The Marian of Banking Street and the second	one allaharakalaraka eri ing paman kaputan paga yan
Notes Submission		Status of Program:	And the second s
Mamber Name:		Control Number	Approved 05-3130 NYC
Check all that apply:	Con-		
Affinity/Co-Brand	Multi-application	720	
Standard		W.	i Private Label
Primary			
Secondary			
N Prepaid	(Transmission)		
Chip	Virtual MasterC	erd	
	PRot program		
ection I: Member Information	l ,		
Get Contact Info			
Member Name Member ICA/ID		Member BIN	
Men age (CAC)()		Additional SIN	
Member Contact Last		Member Region	United States
Name			Strain thines
Contact Middle Inidal		**************************************	
Contant Address		Member Contact First N	erre
Contact State /Prov.		Contact Title	
contact Country United S	Stratege	Contact City/Town	
Contract Fax	- County of our	Contact Zip Contact Phone	
		Contact Email	
iction II: General Program In	formation.		
rogram Category: Prepaid - T		***************************************	
esidence of accountholder ;		by checking this box.	please confirm that a program description (
	United States of America	Program Name:	
if Cards be mailed directly from soutacturer to the cardholder?	the issuer or from the card Yes	Will Cards be pers	onslized with cardholder's name? Yes
the program offer coan access at a	ill the cash dispensing locations?		il ability to use card at all merchants that
***************************************	-	accept following brain	ds?
isterCard: yes		MasterCard:	V
estro: Yes		MasterCard	Yes
rus; Yea		Electronic:	Yes
		Maestro:	Yes
		Mondex:	Yes
clusive to MasterCard?	Yes	Program Launch Date	May 20 2025
ducts offered in the Program wi	libe:	Debit MasterCard	F May 30,2003
her, please enter		Dem Masiar Card	***************************************
insections are funded with funds	on deposit?	Yes	
ers mark (s) appearing on the c	ard:		
gram Benefits?	******************************	Yes	***************************************
es', provide banefits :		123	
will be valideted :		Var	
Account Projections Account	ts	Yes Cards	
11 50.0		***************************************	
		50,000	



Year 3	IY DOT 4	100,000	100,000	
Fall Legish Name: Fall Legish N	7007 5	100,000		
Fall Legis Name: Address: State/Province: Zip. Country: Affinity/Co-Branded Type of Business: State/Province: Zip. Country: Affinity/Co-Branded Type of Business: Insendal How long in existence? 30 yrs. Petrore focations acceptance information: Does the Co-Brander accept? If Yee, will the Co-Brander accept ell carde bransled with the follow marks as a form of pryment for all goode and services, in edificion. MasterCard Yes MasterCard Yes MasterCard M	Carrian III. Drawn	4 cm to 1 cm	***************************************	
Trade Name or DBA: City: State/Province: Zip. Country: Zip. Country: Zip. Aftering/Do-Branded Type of Business: Internal Type	Secuon III. Standard	Affinity/Co-Branded (A/CB	I) Programs	
Actives: State/Province: County: Affiring/De-Branded Type of Bushness: firencial Type of Bushness: firencial Type of Bushness: firencial Type of Bushness: Affiring/De-Branded Type of Bushness: Type, will the Co-Brander accept of carde briested with the following in satisfance? Does the Co-Brander accept: Type, will the Co-Brander accept of carde briested with the following in satisfance of the Co-Brander accept of carde briested with the following in the Co-Brander accept of carde briested with the following in the Co-Brander accept of carde briested with the following in the Co-Brander accept of th	Full and klame	marketed by a Co -Brander to o	ther Co -Branders?	No
State/Province: Country: Affinity/Co-Branded Country: Affinity/Co-Brander accepts? If Yes, will the Co-Brander accept all cards branded with the follow marks as a form of payment for all goods and services, in edition the Co-Brander accept all cards branded with the follow marks are form of payment for all goods and services, in edition the Co-Brander accept? MassterCard Yes MassterCard Electronic No	, -		Trade Name or DBA:	
Country: Affinity/Co-Brander! Type of Business: Internation: Does the Co-Brander accepturose information: Does the Co-Brander accepturose information: Does the Co-Brander accepturose information: MasterCard Yes	ACCRESS.	1	City:	
County: Affinity/Co-Branded Type of Business: financial financia financia	State/Province:		-1 1	
Affinity/Co-Branded Type of Business : Gobrand financial financia financi			230.	
Type of Business: Partner locations acceptance Infrancial Partner locations acceptance Infrancial Partner locations acceptance Information: Does the Co-Brander accept? If Yes, will the Co-Brander accept all cards branded with the follow marks as a form of payment for all goods and services, in addition the Co-Brander accept? MasterCard MasterCard Electronic Yes MasterCard Electronic Yes MasterCard Electronic Yes MasterCard Electronic Yes Mandatr MasterCard Electronic Yes Mandatr Mandatr Mondex Yus Mondex Yus Mondex Mo				
Partner locations acceptance information: Does the Co-Brander accept? If Yes, will the Co-Brander accept all cards branded with the follow marks as a form of payment for all goods and services, in addition the Co-Brander accept all cards branded with the follow marks as a form of payment for all goods and services, in addition the Co-Brander accept all cards branded with the follow marks as a form of payment for all goods and services, in addition the Co-Brander accept all cards branded with the follow marks for Card Electronic Yes MassterCard Electronic Yes MassterCard Electronic Yes MassterCard Electronic Yes MassterCard Electronic Yes Mondex Yes M		Cobrand		
Partner locations acceptance information: I	ype of Business:	financial	How long in existence?	30 vr9
MasterCard Yes MasterCard Electronic Yes Mondex M	Partner locations acceptur information:	rcae	•	30 gra.
MasterCard Yes MasterCard Electronic Yes Mondex M	Does the Co-Brander acre	ere?		
MasterCard Yes MasterCard Electronic Yes Mondex Yes No		***	if Yes, will the Co-Brander so	copt all cards branded with the follow
MasterCard Yes MasterCard Electronic Yes Mondex Yes No No No No No No No No No N			menasas at torm or payment to the Co-Brandad rand transfo	4 bit goods and services, in addition t
MasterCard Electronic Yes Mondex Yes No No No Modestrocard Electronic, No No Modestrocard Electronic, No No Mondex Yes No No Mondex Yes No No No Customers Customers Customers Customers Customers Customers Con: Lingal Name: Trade Name or DBA: Large Name: Trade Name or DBA: Large Name: Trade Name or DBA: Large Name: Mondex Yes Mondex Yes No No No No Customers Customers Chy: Large Name: Trade Name or DBA: Large Name: How long has the organization been ye. In existence? In existence? In existence? In existence?	Name and Count		a o o control care (COII)	
Masstro Yes Masstro Yus Masstro Yus Masstro Yus Mondex Yus the Co-Brander a brukerage firm? Lest the Co-Brander intend to use the MasterCard, MasterCard Electronic, No market the ArcB program? Sidiforms Partners on card: If the 4th line of embosoing be used? No Depriciarly Account Number on Card? Lest program will be differed to the Co -Brander's Customers Customers Customers Customers Legal Name: Trade Name or DBA: Legal Name: Legal Na	waster Care	Yes	MasterCard	Yana
Masstro Yes Mondex Yes No	MasterCard Flectronic	Van	MasterCard Electronic	
Mondex Yes Mondex Yes Mondex Yes Mondex Yes who does not be considered a brokerage firm? In the Co-Brander a brokerage firm? In the Co-Brander intend to use the MasterCard, MasterCard Electronic, passing and for Mondex brand marks as applicable to this program? If the 4th line of embossing be used? If the 4th line of embossi		168	••	
the Co-Brainder a brokerage firm? Des the Co-Brander Intend to use the MasterCard, MasterCard Electronic, No	Vaestro	Yes	Maestro	Yeş
the Co-Brander a brokerage firm? Desire Co-Brander intend to use the MasterCard, MasterCard Electronic, No	dondex	Van	Mondex	Yes
position Constrainter intend to use the MasterCard, MasterCard Electronic, needs to Construct Card Market the ArCB program? distonal Partners on card: If the 4th line of embosoling be used? No opinishary Account Number on Card? res, please complete section VIII no card program will be offered to the Constraint's Customers ther, please describe: Trade Name or DBA: targhrovince: targhrovince: or Business: or Business: or Business: prietary Account Number on the card? sithe Primary Constraint Number on the card?		193		
oprietary Account Number on Card? res, please complete section VIII n card program will be offered to the Co -Brander's tither, please describe: tition IV: Primary Multi-tiered Affinity/Co-Branded (A/CB) Program I Legal Name:	market the A/CB program skillional Partners on card	i.) Gest maum wauks yn abbiicepie i	to this program)	
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cay: tar/Province:	res, please complete section card program will be offer their please describe :	ered to the Co -Brander's		
zip: priorincs: priorincs: thow long has the organization been yr, in existence? priorincy Account Number on the card? site Primary Co-Brander accept? siterCard siterCard Electronic estro	res, please complete section card program will be offer their please describe: tion IV: Primary Multi-	ered to the Co -Brander's	d (A/CB) Program	
Flow long has the organization been yr, in existence? Printery Account Number on the card? In existence in	res, please complete section card program will be offer ther, please describe: tion IV: Primary Multi Legal Name:	ered to the Co -Brander's	rd (A/CB) Program Trade Name or DBA:	
e of Business : In existence? prietary Account Number on the card? site Primary Co-Brander accept? siterCard sterCard Electronic	res, please complete section card program will be offer ther, please describe: tion IV: Primary Multi Legal Name; tress: te/Province;	ered to the Co -Brander's	od (A/CB) Program Trade Name or DBA : Cay;	
prietary Account Number on the card? site Primary Co -Brander accept? siterCard siterCard Electronic	res, please complete section card program will be offer ther, please describe: tion IV: Primary Multi Legal Name; tress: te/Province;	ered to the Co -Brander's	od (A/CB) Program Trade Name or DBA : Cay; Zip:	
site Primary Co-Brander accept? sterCard Electronic estro	res, please complete section card program will be offer their please describe; their province; the	ered to the Co -Brander's	od (A/CB) Program Trade Name or DBA : Cay; Zip:	ari yr.
site Primary Co-Brander accept? sterCard Electronic estro	res, please complete section card program will be offer their please describe; their province; the	ered to the Co -Brander's	od (A/CB) Program Trade Name or DBA : Cay; Zip:	ari yr.
sterCant sterCant estro	res, please complete section card program will be affer other, please describe; stion IV; Primary Multi-Legal Name; tress; te/Province; et of Business;	red to the Co -Brander's	od (A/CB) Program Trade Name or DBA : Cay; Zip:	eri yr.
sterCard Electronic	res, please complete section card program will be affer other, please describe; stion IV; Primary Multi Legal Name; tress; te/Province; et of Business; prietary Account Numb	red to the Cor-Brander's -tiered Affinity/Co-Brande	od (A/CB) Program Trade Name or DBA : Cay; Zip:	en yr.
ostro	res, please complete section card program will be offer their please describe; stion IV; Primary Multi-licest Name; tress; te/Province; et of Business; priestry Account Numbs the Primary Co-Brander	red to the Cor-Brander's -tiered Affinity/Co-Brande	od (A/CB) Program Trade Name or DBA : Cay; Zip:	ari yr.
ndax	res, please complete section card program will be offer ither, please describe; tion IV: Primary Multi- Legal Name; tress: te/Province; et of Business; prietary Account Numb s the Primary Co-Brander sterCard	red to the Cor-Brander's -tiered Affinity/Co-Brande	od (A/CB) Program Trade Name or DBA : Cay; Zip:	ari yr.
· 	res, please complete section card program will be offer ther, please describe; ther, please describe; ther, please describe; there is the province; the province; the printery Account Number the Primary Co-Brander sterCard	red to the Cor-Brander's -tiered Affinity/Co-Brande	od (A/CB) Program Trade Name or DBA : Cay; Zip:	ari yr.
	res, please complete section card program will be offer please describe; ther, please describe; there, please describe; there please describe; there is the province; there is the priese; there is the priese; there is the primary Account Number is the Primary Co-Brander is the Card Electronic destro	red to the Cor-Brander's -tiered Affinity/Co-Brande	od (A/CB) Program Trade Name or DBA : Cay; Zip:	enti yv.

If Yes, will the Co- co-branded card its	Brander accept ell cards brandad a ell?	with the following marks as a form of payment for all goods and services, in addition to th	÷
MasterCard			
MasterCard Elec	tronic		
Maestro			
Mondex			
The card program w	ill be offered to the Primery CoB	omdare.	
If Other, please desc		The state of the s	
	***************************************		*******
Section V: Second	dary Multi-tiered Affinity/Co-	Branded Program	
Les rates tenue:		Trade Name or DBA:	
Address:		City:	
State/Province:		· · · ·	
Country:		Zip;	
Type of Business :		How long in existence?	
Primary application submitted?			
Name of Primary Part	ner:	Name of Primary Partner's	
Program Name (a);	Co -Branded partner understand th	e derme of the	
Card Account Projections	Accounts	Cards	
rear 1	O	<u>.</u>	
rear 2		0	
rear 3	0	0.	
	_ 0	0	
ons the necondary Co	-Brander accept as applicable?	if Yes, will the secondary Co -Brander accept all the cards bra with the following marks as a form of payment for all goods an services, in addition to the Co -Branded card itself?	nded G
MasterCard		MasterCard	
MasterCard Electron	nic	MasterCard Electronic	
faestro		Maestro	
fondex		Mondex	
e card program will be	offered to the Secondary Partner	ra /Co-Brender's:	
Other, please describe			
ction VI: Prepaid F	Program		~~~
nersi information	***************************************		•
e account is funded by	Y: Consumer	Type of Program: Tean	
Dther, please explain ! le:			
ogram is operating unc	tera yes	e company, non-profit organization, etc) Third Party has access to funds? No	



BIN dedicated to prep programs?	wid				
Funds Management					
Type of Account :		DDA - pooled funds account	Title on Account :		
Card Information					
Initial Load Values:			188 - 1 - 1 - 1 - 1 - 1 - 1 - 1		
Minimum: \$25		Maximum: \$1000	YVhat is the portfolio's total	al estimated funds balance by Year	2?
Will the card be re-los	dable?	Yes			
If 'Yes', reload values ;					
Minimum: \$25		Maximum: \$1000			
What is the maximum r	nedimu	2	Michael In march mond		
of loads per day?			What is each card account balance at any given time	it maximum 1000	
What is the meximum		500	What is the maximum cum		
cumulative amount that withdrawn arms of the company of the compan	86 063		amount that can be sperit	at POI per	
Tellers per day?	FEMALE		day?		
How will the funds be lo	undari	If in Fight Automatic bases			
onto the carde?	, and GO	Via CC, debit card, ACH from DDA or phone	Well meld		
What payment methods amount?	are acc	epted to purchase, load, or reload th	e card		
MasterCard	Yes				
MasterCard Electroni	C Yes		MasterCard	Yes	
Maestro	Yes		MasterCard Electronic	Yes	
Mondex	Yes		Maestro	Yes	
	, •••		Mondex	Yes	
Cards are valid:	z	: year(s)	spouth(s)		
Cardholders have access	to fund	a after carri exchination dete :	• •		
Estimate percentage of :		,	Yes		
Demostic transaction :		00.4			
Cash withdrawals:		98 %	international transaction:	2 %	
Purchases		2 %	* Cash withdrawels:	1 %	
· erchasse		98 %	* Purchases	1 %	
Peacribe all parties and th	eir rolas	in the authorization process:		: <i>N</i> 0	
legistration					
/hait is the process to regi	Stef Card	Iholder's information?	Parent will log online to apply vin 800 number. After Petrio assessment the cad will be for	t Act	
from the man and account and the same	l		Obermur LA.	TIMES FIG	
and type of carolholder inf	omator	is recorded by the issuer?	Neme, DOB, SSN#, address.	etr.	
ow does issuer verify can				, G4C.,	
ugram Diaclosures :	L.J	Procedure for redemption of unuses	I funds		
••••		Split tender disclosure	-		

ction VII: Chip Progra	am				
l.a. General Information	***********	***************************************			
imber of Card Accepting	locetione				
	. /-			Is this is a multi-application	



	Marcharts: Terminals ATMs						
	VII.b. Chip Information Card Manufacturer				Card Personelization		
	Contact Name				Center Contact Name		
	E-mail Address				E-mail Addman		
	Address		•		Address		
- 1	City				City		
1	State				State		
- 1	Zip 				Zip		
ľ	Country				Country		
					If sourcing from additional vendors. Nat:	•	
	Application Provider				Operating System to be used		ULTOS
1	Contact Name					i; U t	IJ€ł.
ł	i-ma# Address						
	Persion Number				issuer ensures that operating system is EMV compatible?		
M	erd Personalization Specification for asterCard's Type Approval Process ard Vendor Name roduct Name						
	hip Platform						
p,	oplication AN						
P	ficate what internet authentication plication will be used (if applicable) I.c. Application Type. plication Type	On Card et	Ama Kasakaa				
_	credit MinsterCard	issuance	Application Technology	Application Developer	Application (AID*) for B applications	√ T	Product Near
	debit MasterCard						
٠,	Marestro						
]	Cirrus						
j	Mondex Purse						
]	Proprietary Stored Value						
;	Affinity/Co-Branded Proprietary Account						
; ;	Proprietary Non-payment (e.g. loyaity)						
	Other city if Other						



1						
Vii.d. Self-Certificetion						
Assessment and Security T	is supplient, as applic	able, have complied w	ith MasterCent Com	eniimnoa		
		development of the p	makli non vrateinden	guildishige teasCatari chim		
application(s) described a	evod	•	The state of the s	an and a actiff		
Saller Senior Program Me	onoer Rv ·					
Name	ranger by .					
Date				Titie		
ş · · · · ·						
VII.e. Deferral Request	face of the same					
sauer is familiar with the M	ISSTOTCEND and Mags	ro hybrid card ruins, w	hich are effective Ju	iv 1, 1999.		
comply at this time for the f		Please explain in the s	paces provided belo	rw)		
in a comment of the state of th	FRINT CIUSE					
Ton relationship space	r, bank systems and o	domestic network upgr	adea/conversions, E	luio, etc.)		
The relationship between	a smert cerd issuance	and the pacing of ten	Tibal conversion in	chia arrangarum		
AN WA		• •		on the december to the		
te.g. marketing priorines eco	Snomic issuesi					
Jasuer Sernor Program Man	ager By :					
Aumoresed Signature	•					
Name				994.4		
Deta				Title		
Section VIII & Mantagor		·····				
Section VII.f. MasterCar	u mcz Program					
having Information		4141	*****	***************************************	******	
Do you plan to provide chip i	reactors					
for issuing activity?						
<u></u>			•			
Do you plan to use the service	xes of a					
Member Service Provider (N	ISP) for					
issuing activity?						
By checking this box, pleases	confirm that the MSP	is registered with				
MasterCard International .			⊥J ¥ es			

: va. 1	1st Yea	¥	2nd Ye	neer .	3rd Yes	
Business Plan	Number of	Volume in U.S.	Number of	Volume in U.S.		#
Card Issuing Programs	Cards	Dollars	Canta	Dollars	Number of	Volume t
International	0	٥	0		Cerds	£
Local	0	i c	ő	0	0	
Total	ð	Ö		5	٥	
************	•	17	0	0	0	
	***************************************		***************************************		***************************************	
leed a new BIN?						
and Design family applying to	*1					
_ , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•					
er tares relians to income an altertary						
o you plan to use available or ithin the chosen family?	HOFE		103-1-1			
			Which color will	you use :		
ERMS OF THE APPLICATION	N OF ISSUANCE AN	D				
EMORANDUM OF UNDERS	TANDING OF THE M	Section Countries	201444			
se. Those forms form an integral part of	f the Application for Issuence	o divid Mindrane readings of the contract				
se. Those sums form an integral part of	***************************************	C Orions	PRIMARY OF THE MANNESSEE	mc 2 Fragram between applica-	a construction and the land to	esterCard,
ction VIII: Multi-applicat						
with via, man-applicat	iou Liogisiu		•			
white a 17th a 17	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	41.40.71.40.40.40.40.40.40.40.40.40.40.40.40.40.				
ction VIII.a. Proprietary Non	-payment Information			***************************************	······································	***************
pe of Non-payment service (e.g.,					
ralty, medical information, buildess)	King					
to is providing the Non-paym						
vice described above?	AND SE		Describe how th	e curdinolder uses /acce	3585	
work than and and			Non-payment se	evice		
			. •			

Section VIII.b. Proprietary Paymen	nt information		
Type of Payment Application (check all that apply)			
if "Other" please specify			
Who is providing the Payment servi described above?			
is the Payment enginetion repend		18.618 #93	er me
(broad merchant base) or limited pur	мрозе	Will Stored Value program convert to Mondex?	○ Yes ○ No
(e.g., transit, campus merchants)?	•	।गा ल स्था द्	
If Stored Value application, define manuals that may be stored on cards	taximum and projected average		
Max	.	Projected Avg.	
Proposition have the Planes and market	A control of the cont	Projected Avg.	
Describe how the Payment application			
Section VIII.c. Proprietary Account N	Number		
Now the proprietary account number	will be incorporated onto the card	embossed in the 4th line	
		encoded on magnetic strip	
1			
1		cross-referenced in co-brander's databation	3\$€
Please describe where and for how th	ha rennelatani announe udit lui militari	Other	
Section VIII.d. Indemnification	a high same a serving a see no name or		
lasuer Senior Program Manager By : Name			
riame Tite			
Date			
section IX: Virtual MasterCard Section IX.a. General Information Target Audiance:	Solution	is this program marketed on a website?	
The Virtual MesterCard is available for		•	www.
iso in all remote environments ;		Program will operate under a dedicated BIN:	WW.
Vill the same BIN be used for any phys	sical MasterCard cards?		
unique BIN has been requested?			
he virtual MasterCard includes the blowing:	☐ 16-digit account number ☐ Assigned CVC2 value ☐ Expiration date	How will the account number, expiration de communicated?	ate & CVC 2 be
ection IX.b.Account Linkage			
count linkage will be managed the ser	were used free all more continued are		
Please check this box if the virtual	MesterCard Solution will be offered in ror newly issued physical MasterCard	Please check this box to verify that me	Virtual MasterCard
ren en	or newly issued priyaica: MasterCard	account holder will be offered the only	no to receive a abusiness
Yes		master card card in conjunction with th	e Virtual MasterCard
Please check the box to verify that to	the Viewal Massart and will ha	Li Yes	
annucknipally cancelled when the pr	trysical MasterCard card is cancelled	Is the physical Master Card plastic options for cartibolders in grand standing?	on evallable at all times
Yes		for cardholders in good standing?	
Virtual MasterCard account and phys	sical MasterCard card is linked operation	walk	
JUON IX.C.	•	ишну .	
bouest Anfarence Device teaued			



The reference device mus	t meet the	MasterCard hologram		
FOROWING minimum require	ments (Charles	o mastericard niceogram o magnetic stripe or chip		
box to verify that device m		o anabossing O embossing		
		MesterCerci signature panel		
		annamicare siftratifie ballet		
The following disclosures a	vili be printed 🔲 ~i'r	is progrem is for use in all remote en	Virenments*	
CENTRAL CONTRACTOR CONTRACTOR	L. Th	is is designed for reference univ and	is not valid when handert to the w	:23*)***********************************
; •	C Oth	ner	The state of the s	O'CLOTS
	Other			
Section IX.d. Communicati	rırı İslamı'dı			
or ecolodib seum reusal en	account bolders they	he card -optional account is Master	Anna Anna a Aire ann	
ant it connot be used for an	ly purchase where a p	phases card unret pe branded to use	Card card in all respects except inchant for payment	Yes
he issuer must prominents	i disclose in economic	enfolone there so a control of		13
		a bullance intratering cold (Yes
The issuer must prominently	r disclose to account h	olders that the card -optional accou	and manned has seemed days. See, 12	7***4
lode" transactions, a.g., it	may not be used to pu	echase an item over the internet that	EX CORRIGION WILLIAM FOR "DUM	☐ Yes
Main that hern Exercises	saterCard card bearing	g the same account number as the co	and -optional account in order to	•
cked up in person.	A COLUMN TO THE PROPERTY OF	g the same accorder number as the care	male, and online purchases	
ember Signature on file?		Yes		
ection X.b. Required Signer	ure of Authorized Rec	resentative of Pannar		
rtner Signature on file?	•			
Andrea and an extension of the Inter-	<u> </u>			******
gram Approval Status	i			
Preliminary Rev	المسنا			
	03/29/2005	Oute Reviewed		
e Resubmitted :			Mar 29;2005	
e Additional Information		~		
kuasteid		Comment Date:		
ımım Compilent	Yes (No	Comments:	sea lila	
ness Days to 3				
oand ;				
gram Reviewed by :		u:		
Bearing the control of the control o	mark reviewe	Douglas Bausch		
k Raview History				

Final Desames As	• • · · · ·			
Final Program Sta	NUS		***************************************	
		Status Sat By:		****
Newcrafd 8				

Business Days to Approve ; 18

image File>
Entered by Satya Singh Mar 29, 2005 at 02:03 PM
Modified By: Satya Singh/NYC/MASTERCARD on Mar 63, 2006 at 01:45:11 PM
Modified By: Dawn Flow/NYC/MASTERCARD on Mar 29, 2005 at 02:14:05 AM
Modified By: Satya Singh/NYC/MASTERCARD on Mar 29, 2005 at 02:14:07 PM

CONFIDENTIAL

M.C. 00089

Mark well and				
MasterCard International				
************************	o Conservation and the Conservation of the Con	Brand Stand	ards Control S	vetom **
100	Ezitricani	Special Issuing P	rogramis	
MOL Submission		71.00	Annual service and the service of th	engiligi interstatipili alast gipalanyalgang
Member Name:			Status of Program : Control Number	Approved 05-2501 NYC
Check all that ap	xply:			
Affinity/Co-Branc	······································			
Standard	*	Multi-application) []	Private Label
S Primary				
, , , ,				
Secondary		A,		•
Prepaid		Virtual MasterCt	end.	
Chip		Pliot program		
Commission of the control of				***************************************
Section I: Member Get Consect info	Information			
Member Name		******************		
Member ICA/ID			Member BIN	
	200		Additional BIN	
Member Contact Last Name			Member Region	United States
Correct Middle Initial			Member Contact First Non	
Contact Address			Contact Title	70
Contact State /Prov.	A Common		Contact City/Town	
Contact Country	United States		Contact Zip	
Contact Fax		•	Contact Phone	
<u> </u>			Contact Email	
Section II: General	Program Informat	ion		
Program Category:	Prepaid - Teen Ca	ds	By checking this how n	lease confirm that a program description has
Duridana			been submitted 🖎 Yes) and a sum to a serie a facility of sculption use
Residence of accour	tholder: Un	ited States (USA)	Program Name:	
Will Cards be mailed manufacturer to the c	ardholder? Yes		Will Cards be person	nalized with cuntholder's name? Yes
Will the program offer co	ish access at all the c	tish dispensing locations?	Will the program entail a ecoept following brands	ability to use cord at all merchants that ?
MasterCard:	Yes		MasterCard:	Y95
Maestro:	Yes		MasterCard	No
Cirrus:	Yes		Electronic:	(10
			Maestro:	No
			Mondex:	No
Exclusive to MesterC	ard? Yes		Donata Lanca David	h Ad Asse
Products offered in th			Program Launch Date	Aug U1,2005
Other, please orser	************		Debit MasterCard	
Transactione are fund	ed with funds on de	posit?	Yes	
Others mark (s) appea	iring on the card :		1 5-3	
rogram Beriefits?			No	***************************************
? Yes', pruvide benefits	•		(170	
VS will be validated:	^^~~~	*********************	Yes	
ard Account Projection	ins Accounts		Cards	
ear I	5,000	***************************************	5.000 5.000	
ear 2	7,500		7,500	***************************************
, 4		**	7,000	



Year 3	10,000	10,000
Section III: Standard	Affinity/Co-Branded (A/CB) Programs	
Will this cord program b	e marketed by a Co -Brandor to other Co -Bran	ders?
Full Legal Name:	,	Trade Name or DBA:
Address:		City:
State/Province:		Zip:
Country: Affinity/Co-Branded		
Type of Business;		How long in existence?
Partner locations accept information;	ance	
Does the Co-Brander ac	dept?	If Yes, will the Co -Brander accept all cards branded with the follow marks as a form of payment for all goods and services, in addition the Co-Branded card itself?
MasterCard		\$ ¥
		MasterCard MasterCard Electronic
MasterCard Electronic	1	Maesiro
Maestro		
Mondex		Mondex
the Co-Brander a broke	raga frm?	
faestro, Cirrus and for Monaclet the A/CB progradditional Partners on cariff the 4th line of emboss	nd :	нс, п.)
roprietary Account Numi 'yea, please complete se	per on Card? Iction VIII	
he card program will be o Other, please describe :	offered to the Co -Brander's	
ction IV: Primary Mi	ulti-tiered Affinity/Co-Branded (A/C8) F	^a rogram
ill Legal Name;		Trade Name or DBA:
ddress:		Otty:
ate/Province:	The same of the sa	Zip:
suntry:	United States (USA)	How long has the organization been 2 vr.
pe of Business :		in existence?
oprietary Account Nut les the Primary Co -Bran	nber on the card? No	
lasterCard		
asterCard Electronic	No No	
	No	
aestro	No	
ondex	No	

M.C. 00091

If Yes, will the Co-Brand co-branded card itself?	er accept all cards branded with the folion	ving marks as a form of payment for a	ill goods and services, in addition to the
MasterCard	No		
MasterCard Electronic	No No		
Maestro	No		
Mondex	No		
The card program will be	offered to the Primary CoBrander's:	Customers	
if Other, please describe :			
Section V: Secondary	Multi-tiered Affinity/Co-Branded I	⁵ rogram	
Full Lagal Name:		Trade Name or DBA:	
Address:		City:	
State/Province:		Zip:	
Country:		•	
ype of Business (How long in existence	?
rimery application submitted?		·	
isme of Primary Partner;		Name of Primary Partn	er's
loes the Secondary Co -Bi gramment? Inggram Name (s):	randed pertner understand the terms of ti	product: iis	
ard Account relections	Accounts	Cards	
ear 1	0	0	
ear 2	Ø	ě	
ear 3	0	o O	
ses the secondary Co -Bra	exint accept as applicable?	If Yes, will the secondar with the following marks	ry Co -Brander accept all the cards brande is es a form of payment for all goods and he Co -Branded card fiself?
lasterCard		MasterCerd	
lasterCard Electronic		MasterCard Electron	lc
aestro		Maestro	
ondex		Mondex	
n cand program will be offe	ered to the Secondary Periner's I/Co-Bra	nder's:	
Other, please déscribe :		······	
tion VI: Prepald Prog	ram		
neral Information			
e account is funded by : Other, please axplain fund	Consumer	Type of Program:	Toan
g:	(e.g. corporation, insurance company	, non-profit organization, cud	

Program is operating under a Yes Third Party has access to lunds? BIN dedicated to prepaid No programs? Funds Management Type of Account: DOA Title on Account: Card Information initial Load Values : What is the portfolio's total estimated funds balance by Year 27 Minimum: \$10 Maximum: \$2500 243,000,000 Will the card be re-loadable? Y93 if "Yes", relead yaluna : Minimum: \$10 Maximum: \$2500 What is the meximum number What is each card account madmum 2500 of loads per day? balance at any given time? What is the maximum What is the maximum cumulative 2500 cumulative amount that can be amount that can be spent at POI per withdrawn from ATMs or Bank day? Tellers per day? How will the funds be loaded The parent will use the control features to onto the cards? determine amounts which can be loaded to the card. What payment methods are accepted to purchase, load, or reload the card emount? **MasterCard** Yes MasterCent Yes MasterCard Electronic No MasterCard Electronic No Maestro Yas Maestro Yes Mondex No Mondex No Cards are valid: 3 year(s) 0 month(s) Cardholders have access to funds after card expiration date : Estimate percentage of : Domestic transaction: 95 % International transaction: 5 % Cash withdrawala: 5 % * Cash withdrawals; 5 % **Punchases** 95 % * Purchases 95 % Describe all parties and their roles in the authorization process: eCommittee will verify data and approve authorization Registration What is the process to register cardholder's information? Cards are sent to the parents address. The parent may contact IVR or the web site to register. What type of cardholder information is recorded by the issuer? Camholdername, address and government ID is recorded. I low does issuer verify cantholder's information? nCommittee will use OFAC and AVS

check information.

Procedure for redemption of unused funds

Split tender disclosure

Section VII: Chip Program

VII.a. General Information

rogram Disclosures;

***	Rumber of Card Accepting locations Merchants Terminal ATM	ls				is this is a multi-application card?	
	11.b. Chip Information and Manufacturer					Card Personalization	
C	ontact Name					Center Contact Name	
1	mail Address					E-mell Address	
1	idress					Ackfresa	
Ci	ry Sto					City	
Zi						State	
1	same.					Zip	
	- interpretation of the control of t	United States (t	(A&L			Country	United States (USA)
						If sourcing from additional vandors, list:	
	Mication Provider					Operating System to be used	☐ MULTOS ☐ Other
1	ali Address						
	Non Humber					issuer ensures that operating system is EMV compatible?	
Mass Card	Personalization Specification for arCard's Type Approval Process Vandor Name						
	uct Name Platform						
•	cation						
ppac /il.c.	ite what Internet authentication ation will be used (if applicable) Application Type						
Фун	cation Type		n Card at	Application Technology	Application	Application	ID. Product Nam
] en	edit MasterCerd			· was unogy	Developer	(AID") for B applications	
	bit MusterCurd						
Ma	estro						
Cir	TUS						
Mo	ndex Purse						
Pro	prietary Stored Value						
Aff	nity/Co-Branded Proprietary Account						
Pro	prietary Non-poymeni (e.g. loyaliy)			-			

Other					
specify if Other					
VII.d. Seil-Certification					
Assesment and Security To	a supplers, as applic	able, have complied wi	th MasterCard Comp	diance	
application(s) described at	Samilia (CNS) is the	a cranarobuseur ni tu e bu	Aprietary non -Maste	erCard chip	
sauer Senior Program Mar Name	nager By :				
Date				Tide	
VII.s. Deferral Request					
Essuer is frundiar with the M	seterCard and Mass	tro hybrid card rules, wi	ich are effective Jul	v 1, 1999.	
PRINTED INVENTS TO COMPLY WE	th these rules as soo	n as commencially some	itsin Homemore Ico	per le i mobile lo	
comply at this time for the to Technology availability a	mowelő isesou (s) (Liesse exbrain in the ab	aces provided below	w)	
(e.g. incremental chip spece		dramastic rangemet comm	olaniamiamiana Ci		
The relationship between	n smart card issuanc	a and the nacing of two	mentenderskris, et	SIG, BIG.) Sin nasawanawa	
Other		or resident of property of party	WHEN CAUSASIDINES OF P	нир вссерынсе	
e g. marketing priorities eco	Momic issuesi				
Issuer Senior Program Mana	ager By :				
Authorized Signature Name					
Dote				Titio	
	······	***************************************			
Section VII.f. MasterCar	d mc2 Program				
noitemental griueet					
Do you plan to provide chip to issuing activity?	renders				
Member Sarvice Provider (Nissuing activity? By checking this box, please MasterCard International.		^o is registered with	O Vac		
SALES AND	*****************************	*****************************			
W	1st Ye		2nd Ye	HEN	3rd Year
Businees Plan Card Issuing Programs	Number of Cards	Volume in U.S.	Number of	Volume in U.S.	Number of Volume
International	Calca	Dollars ()	Cards	Dollars	Cards
Local	e	0	0	0 0	D .
Total	O.	ů	ó	0	0 0
			••	V	v
Youd a new BIN?				***************************************	
Card Design family applying for	or.				
Do you plan to use available o	zolors		•		
vithin the chosen family?			Which color will	you use:	
TERMS OF THE APPLICATIO	N OF ISSUANCE A	NO			
REMORANDUM OF UNDERS	STANDING OF THE	MosterCord mc * PRO	SRAM		
other. Thomas teaches frients are last our all poet.	th also Sefercinest as ISBOR.	Kir and Memorandism of Under	standing of the MasterDan	t mc2 Program benseen Applica	en; and/or its consigns and frame-Cord.
ection VIII: Multi-applica	tion Program				
ection VIII .a. Proprietary Nor	n-payment informatio	Ori)			
ype of Non-payment service	(s.a.,				
yalty, medical information, bu					
00003) Marija mya datam Hija kilani ja sa	-4				
the is providing the Non-pays	तम्बर्गाः 		Describe fxw ti	ne cardinokter uses /aco	05565

i			
service described above?		Non-payment service	
Section VIII.b. Proprietary Paymen	nt Information		
Type of Payment Application (check all that apply)			
If "Other" please specify			
Who is providing the Payment servidecritied above?	ice		
la the Payment application general (broad merchant base) or finited pu (e.g., transit, compus merchanis)?	прове	Will Stored Value program convent to Mondex?	O Yes O No
if Stored Value application, define in emounts that may be stored on card Mex	neodmism and projected average is:	Projected Avg.	
Describe how the Payment applicat	from table has contact has manufactured as	Continue A 44.	
1			
Section VIII.c. Proprietary Account Flow the proprietary account number	Number r will be incorporated onto the card	embossed in the 4th line	
		encoded on magnetic strip Cross-referenced in co-brander's databate	
		Other	138
Section VIII .d. Indemnification	his proprietary account will be utilized		
Issuor Senior Program Manager By : Name	:		
Title			
Date			
Section IX: Virtual MasterCard	Solution	-	
Section IX.a. General Information		***************************************), ,,,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Target Audienne:		la this program marketed on a website?	
The Virtual MesterCard is available to	K *	Program will operate under a decicated	mywrw.
use in all remote environments :		BIN:	
Will the same BIN be used for any phy	ysical MasterCard cards?		
Kunkque BIN has been requested?		•	
The Yatuni MasterCard includes the oflowing:	16-digit account number Assigned CVC2 value Expiration date	How will the account number, expiration of communicated?	ats & CVC 2 be
lection IX.b.Account Linkage			A CONTRACTOR OF THE CONTRACTOR
ccount linkage will be managed the s	with way for all accountholders :		
 Please check this box if the Virtual conjunction with member's existin cards; 	MasterCard Solution will be offered in g or newly issued physical MesterCard	Please check this box to varily that the account holder will be offered the option.	on to receive a observe
Yes		MasterCard card in conjunction with the Yes	he Virtual MasterCard
 Please check the box to verify the automatically cancelled when the Yes 	t the Virtual MosterCord will be physical MasterCard card is cancelled	Is the physical MasterCard plastic option cardholders in good standing? Yes No	ion available at all times
		LIV TORS V NO	

"This is designed Other Other striat the card -ops to a physical card m	pe or chip ignature panel for use in all remote em for reference only and onal account is Master unt be handed to a me	is not valid when handed to the m	erchant"
No magnetic strip No embossing No MasterCard s "This program is i "This is designed Other Other striat the card -options in that the card	pe or chip ignature panel for use in all remote em for reference only and onal account is Master unt be handed to a me	is not valid when handed to the m	erchant
No embossing No MasterCard's "This program is i "This is designed Other Other sthat the card -options in physical card in	ignature panel for use in all remote em for reference only and onal account is Master unt be handed to a me	is not valid when handed to the m	erchant
"This program is i "This is designed Other Other s that the card -options a physical card manual results and	for use in all remote en for reference only and onal account is Master unit be handed to a me	is not valid when handed to the m	erchant
"This program is in "This is designed Other Other other other other end on the card option in the physical card manufacture in the card of	for use in all remote en for reference only and onal account is Master unit be handed to a me	is not valid when handed to the m	erchant"
"This is designed Other Other striat the card -ops to a physical card m	for reference only and onal account is Master until be handed to a me	is not valid when handed to the m	erchant
"This is designed Other Other striat the card -ops to a physical card m	for reference only and onal account is Master until be handed to a me	is not valid when handed to the m	erchant
Other other that the card -option is physical card in	onal account is Mastert ust be handed to a me		o Grant
s that the card -options that the card many a physical card m	HIT S OF DEDUCED BO S MIN	Card hall manage awais	
eo a priyaca card m	HIT S OF DEDUCED BO S MIN	Card card in all manages awain	
neme kodstan skarsk.			Yes
COLOR DOIGHOUS CHARLES			
HONITOL & DILÂMESM ME	eard -optional account sterCard card	int cannot be used for any	☐ Yes
nen professionen an men	n over the intomat that	int cannot be used for "Dual subsequently would require	Yes
heatre ticket purchas	ies, hotel stays, car ron	itals, and online purchases	
ti Remesoniulius N	Yes Dariner		
and the second s	· · · · · · · · · · · · · · · · · · ·		
	·······		
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		Jul 11,2005	
	Comment Date:		
}	Comments:	sent email approval	
	•	and the market marks	
** * * * * * * * *			
eviewed			
13, 2005, sent eme	il approval;		***************************************
	-		
	edire ticket purchased Representative of Represe	Date Reviewed Comment Date: Comment Sets:	Date Reviewed Comment Date: Comment Sent email approval

Approved Business Days to Approve : 2

Image File .-->

Entered by x367757 Jun 08, 2005 at 05:32 PM

Modified By: Satys Singh/NYC/MASTERCARD on Jul 19, 2005 at 11:51:37 AM Modified By: Michelle Kennedy/NYC/MASTERCARD on Jul 19, 2005 at 03:25:44 PM Modified By: Michelle Kennedy/NYC/MASTERCARD on Jul 13, 2005 at 09:37:55 AM Modified By: Satys Singh/NYC/MASTERCARD on Jul 11, 2005 at 04:08:07 PM Modified By: Satys Singh/NYC/MASTERCARD on Jul 11, 2005 at 04:08:07 PM Modified By: X367757/MCARD on Jul 11, 2005 at 02:08:29 PM

Modified By: x357757/MCARD on Jun 08, 2005 at 04:34:25 PM

CONFIDENTIAL

M.C. 00098

MasterCurd				
Internatione	41	Brand Stane	lards Control	Company And
- 13.3	MonterCust	Special Issuing I	regrams	System
Notes Submission			Status of Program :	Steam of the state and the state of the stat
Member Name:			Control Number	Approved
Check all that	apply:			
Affinity/Co-Bri	end .	Multi-application	ən	Private Label
Prepaid				
Chip		Virtual MasterC	Card	
E: Crip	······································	Pilot program		
ection I: Membe 3et Contact Info	er Information			
Momber Name Member ICA/ID			Member BIN	
(VIDE (COP) (CAP) (SA)			Additional BIN	
Member Contact La	st		Member Region	United States
Contact Middle Initia	H		a. Administra a Penniser na minor a	
Contact Address			Member Contact First N Contact Title	lamo ema
Contact State /Prov.			Contact City/Town	
Contact Country	United States		Contact Zio	
			CONTRACT AND	
			Contact Dham	
Contact Fax	l Program Inform		Contact Phone Contact Email	
ction II: General	Program Inform	ards	Contact Email By checking this box been submitted 🔀	, please confirm that a program description
contact Fax action II: General regram Catagory; tesidence of acco	l Program Inform Prepaid - Teen C untholder : (Partis United States of America	Contact Email By checking this box	, please confirm that a program description
contact Fax action II: General regram Catagory: tesidence of acco	Program Inform. Prepaid - Teen Cuntholder: d directly from the is cardholder?	Inited States of America	By checking this box been submitted 'A' ' Program Name:	, please confirm that a program description
contact Fax action II: General regram Catagory: tesidence of acco	Program Inform. Prepaid - Teen Cuntholder: d directly from the is cardholder?	ards Inited States of America States or from the card	By checking this box been submitted (X) Program Name: Will Cards be pers	please confirm that a program description (es. consistent with certificidar's name? You shill be the certification of the certification
contact Fax action II: General regram Catagory: tesidence of acco III Cards be maile anufacturer to the III the program offer	Program Inform Prepaid - Teen C untholder: d directly from the k cardholder? Ye cash access at all the	Inited States of America	By checking this box been submitted (X) Program Name: Will Cards be pers	please confirm that a program description (es. consistency of the cons
contact Fax action II: General regram Category; assidence of acco III Cards be maile anufacturer to the II the program offer	Program Inform Prepaid - Teen C untholder: d directly from the is cardholder? Yes	Inited States of America	By checking this box been submitted S Program Name: Will Cards be pers With the program ensiseccept following brench	please confirm that a program description (es res consulted with cardholder's name? Yes
contact Fax action II: General regram Category; tesidence of acco III Cards be maile anufacturer to the II the program offer esterCard; seatro;	Program Information Prepaid - Teen Countholder : (a directly from the identification of the contholder? Yes No	Inited States of America	By checking this box been submitted (A) Program Name: Will Cards be pers Will the program ents accept following bren MasterCard: MasterCard	please confirm that a program description (es res consilized with cardholder's name? Y shability to use card at all merchants that sis?
contact Fax action II: General regram Category; assidence of acco III Cards be maile anulacturer to the II the program offer assterCard; sestro;	Program Inform Prepaid - Teen C untholder: d directly from the is cardholder? Yes	Inited States of America	By checking this box been submitted (%) Program Name: Will Cards be pers Will Cards be pers With the program ence accept following branch MasterCard: MasterCard Electronic:	, please confirm that a program description res For all additions to use card at all merchants that this? Yes No
contact Fax action II: General regram Catagory: tesidence of acco	Program Information Prepaid - Teen Countholder : (a directly from the identification of the contholder? Yes No	Inited States of America	By checking this box been submitted (A) Program Name: Will Cards be pers Will the program ents accept following bren MasterCard: MasterCard	please confirm that a program description (es (es) consulzed with certificidor's name? You will be card at all merchants that this?
contact Fax action II: General regram Category: tesidence of acco III Cards be maile anufacturer to the III the program offer asterCard; seatro; rrus;	i Program Inform Prepaid - Teen C untholder : (d directly from the ic cardholder? Ye cash access at all the Yes No No	ands Inited States of America ssuer or from the card as cash dispensing locations?	By checking this box been submitted (A) Program Name: Will Cards be pers Will the program end accept following branch MasterCard: MasterCard Electronic: Maestro: Mondex:	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco III Cards be maile anufacturer to the III the program offer asterCard; seatro; mus:	Prepaid - Teen Countholder : Unitholder : Unitholder : Unitholder? Yes cash access at all the No.	ands Inited States of America ssuer or from the card as cash dispensing locations?	By checking this box been submitted (2015) Program Name: Will Cards be pers Will Cards be pers Will the program ensistaccept following brain MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Dat	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco III Cards be maile anufacturer to the III the program offer asterCard; seatro; mus: clusive to Master oducts offered in the, please enter	Program Inform Prepaid - Teen C untholder: d directly from the ic cardholder? Yes No No No Card? Yes the Program will be	ands Inited States of America super or from the cand as cash dispersing locations? es	By checking this box been submitted (A) Program Name: Will Cards be pers Will the program end accept following branch MasterCard: MasterCard Electronic: Maestro: Mondex:	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco III Canda be maile assufacturer to the III the program offer asterCard: seatro: mus: clusive to Master oducts offered in the ther, please enter ansactions are fur	Program Inform Prepaid - Teen C untholder: d directly from the is cardholder? Yes No No Card? Yes the Program will be vided with funds on o	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Will Cards be pers Will the program ens accept following brain MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Dat Debit MasterCard	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco III Cands be maile assufacturer to the III the program offer asterCard: seatro; mus: clusive to Master oducts offered in the, please enter ansactions are fur hers mark (s) app	Program Inform Prepaid - Teen C untholder: d directly from the ic cardholder? Yes No No No Card? Yes the Program will be	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Second Following branch MasterCard: MasterCard Electronic: MasterCard Electronic: Maestro: Mondex: Program Launch Dat Debit MasterCard Yes Pulse, Plus	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco III Cards be maile soutscturer to the sitie program offer saterCard; seatro; mus; cousive to Master oducts offered in ther, please enter ansactions are fur hers mark (s) app- gram Benefis?	Program Inform Prepaid - Teen C untholder: (d directly from the ic cardholder? Ye cash access at all the Yes No No Card? Y the Program will be add with funds on c earing on the card:	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Will Cards be pers Will the program ens accept following brain MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Dat Debit MasterCard	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Catagory: tesidence of acco III Cards be maile assufacturer to the III the program offer asterCard; seatro; mus; clusive to Master oducts offered in ther, please enter ansactions are fur hers mark (s) app- gram Benefis? (se', provide benefit	Program Inform Prepaid - Teen C untholder: d directly from the is cardholder? Yes No No Card? Yes No No Card? Yes The Program will be earing on the card:	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Will Cards be pers Will the program ens accept following branch MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Dat Debit MasterCard Yes Pulse, Plus No	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco the Cards be maile anufacturer to the this program offer ther, please enter there is nere full ther, please enter there is nere full there i	Program Inform. Prepaid - Teen Cuntholder: d directly from the keardholder? Yes No No Card? Yes No No Card? Yes Alo No No No Card? Yes Alo No No No Card? Yes Alo No No No No Card? Yes Alo No	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Will Cards be pers Will the program end accept following branch MasterCard: MasterCard Electronic: Maestro: Mondex: Program Leunch Dat Debit MasterCard Yes Pulse, Plus No	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco III Cards be maile assufacturer to the Bi the program offer asterCard; seatro; mus; clusive to Master oducts offered in ther, please enter ansactions are fur hers mark (s) app gram Benefits? set provide benefit S will be validated; d Account Project	Program Inform. Prepaid - Teen Cuntholder: d directly from the leartholder? Yes No No Card? The Program will be program will be earing on the card:	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Will Cards be pers Will the program ens accept following branch MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Dat Debit MasterCard Yes Pulse, Plus No Yes Cards	please confirm that a program description (es. consilized with certiholder's name? Yes No
contact Fax action II: General regram Category: tesidence of acco III Cards be maile swifscturer to the swifscturer to the III the program offer saterCard; seatro; rus; cousive to Master oducts offered in ther, please enter ansactions are fur hers mark (s) app gram Benefits? far, provide benefit S will be validated; d Account Project or 1	Program Inform. Prepaid - Teen Cuntholder: d directly from the learn tholder? cardholder? Yes No No Card? Yes No Accounts a: ions Accounts	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Will Cards be pers Will the program ens accept following branc MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Dat Debit MasterCard Yes Pulse, Plus No Yes Cards 5000	please confirm that a program description res consilized with certiholder's name? You want to use card at all merchants that this? Yes No No No
contact Fax action II: General regram Category: tesidence of acco III Cards be maile assufacturer to the Bi the program offer asterCard; seatro; mus; clusive to Master oducts offered in ther, please enter ansactions are fur hers mark (s) app gram Benefits? set provide benefit S will be validated; d Account Project	Program Inform. Prepaid - Teen Cuntholder: d directly from the leartholder? Yes No No Card? The Program will be program will be earing on the card:	Inited States of America Select or from the card as cash dispensing locations? es :	By checking this box been submitted (A) Program Name: Will Cards be pers Will Cards be pers Will the program ens accept following branch MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch Dat Debit MasterCard Yes Pulse, Plus No Yes Cards	please confirm that a program description (es. consilized with cardholder's name? Yes in its program of the consilized with cardholder's name? Yes in its program of the card at all merchants that its?

Section III: Standard Affinity/Co-Branded (A/CB) I Will this card program be marketed by a Co -Brander to other	er Co. Branchers?
Full Legal Name:	
Address:	Trade Name or DBA;
	City:
State/Province:	Zip:
Country:	
Affinity/Co-Branded	
Type of Business:	
	How long in existence?
Parmer locations acceptance information:	
Does the Co-Brander accept?	If Yes, will the Co-Brander socept all cards branded with the following marks as a form of payment for all goods and services, is addition to the Co-Branded card itself?
MasterCard	
	MasterCard
MasterCard Electronic	MasterCard Electronic
Manstro	Maestro
Mondex	Mondex
Does the Co-Brander intend to use the MasterCard, MasterCa Masterto, Cirrus end/or Mondex brand marks as applicable to to no market the A /CB program? Additional Partners on card: Will the 4th line of embossing be used? Proprietary Account Number on Card? If yes, please complete section VIII The card program will be offered to the Co -Brander's Tother, please describe:	his program)
ection IV: Primary Multi-tiered Affinity/Co-Branded fult Legal Name:	(A/CB) Program
deres:	Trade Name or DBA:
vice ess. Nata/Province:	City:
onary:	Zip:
ype of Business ;	How long has the organization been yr. in existence?
roprietary Account Number on the card? see the Primary Co -Brander accept?	
festerCard	
ssterCard Electronic	
Bestro	
ondex	
(et, will the Co -Brander except all cards branded with the folio	wing matrix as a form of peyment for all populs and wanters in white and

í			
MasterCard			
MasterCard Ele	ctronic		
Maestro			
Mondex			
The certi program (will be offered to the Primary Co -Bran	nders:	
f Other, please dea			
Section V: Secon	dary Multi-tiered Affinity/Co-Br	anded Program	
Full Legal Name:		Trade Name or DBA :	
Address:			
State/Province:		City:	
Country;		23p:	
Type of Business:		How long in existence?	
Primary application submitted?			
Name of Primary Pa	rtreer ()	Name of Primary Pertner's	
Does the Secondary egreement? Program Name (s):	Co Branded partner understand the t	product:	
Card Account Projections	Accounte.	Carde	
Year 1	C	Ö	
Year 2	0	Ö	
Year 3	· o	0	
loes the secondary (Co-Brander accept as applicable?	If Yes, will the secondary Co	Brander accept all the cards branded form of payment for all goods and Branded card itself?
MasterCard		MesterCard	
MasterCard Electro	onic	MasterCard Electronic	
Maestro		Madatro	
Mondex		Mondeix	
he card program will	be offered to the Secondary Partner's	/Co-Brander/s:	
Other, please descri			
ction VI: Prepaid	Program		
eneral Information	***************************************		
ne account is funded	by: Consumer	Type of Program:	Teen
Other, please expleten		from the shall be said to the	
ogram is operating u N dedicated to propa	MOON B Year	company, non-profit programment, ntc) Third Party has necess to funds?	No



Funds Management

Type of Account:

DDA Consolidation account

Tible on Account:

Stored Value Consolidation

Card Information

initial Load Values : Minimum: \$20

Maximum: \$2500

What is the portfolio's total estimated funds belence by Year 27

What is each card account maximum 2500

150000

day?

Will the card be re-loadable?

If 'Yes', reload values :

Minimum: \$20

Maximum: \$2500

What is the maconium number 1

of loads per day? What is the madmum

cumulative emount that can be withdrawn from ATMs or Bank Tellers per day?

onto the cards?

How will the funds be loaded The cards will be purchased via the internet and in the branch of the bank

What payment methods are accepted to purchase, load, or reload the card

emount?

MasterCard

Yes

MasterCard Electronic No

No

Maestro Mondex

Mn

MasterCard

MasterCard Electronic

balance at any given time?

What is the maximum cumulative

amount: that can be spent at POI per

Maastro

Mondex

Cards are valid:

2 year(s)

1 month(s)

Yes

Cardholders have access to funds after card expiration date:

Estimate percentage of:

Domestic transaction:

Cash withdrawnis: **Purchases**

99 % 99 % 99 %

international transaction:

* Cosh withdrawels: 1% * Purchases 1 %

Describe all perties and their roles in the authorization process:

Registration

What is the process to register cardholder's information?

Elan will have getsway to MasterCard, PULSE the Network Switch and PULSE Access as the Authorization

1%

Gathered at the time of purchase, Northwest Georgia Bank will comply requirements which includes the name, address, phone, dob, SSN, drivers license this will be captured in the branch as well as for internet orders, and housed on the PULSE

access system

The required information is stated in the MasterCard International guidelines to be compliant with AML, name, address, mailing if different phone, dob, SSN/TIN and DL All information will be verified by the

PULSE Access System and checked for OFAC and AVS. NWGB WILL photocopy the iD's for the Branch

What type of cardholder information is recorded by the issuer?

How does issuer verify cardholder's information?

Program Disclosures :	for redempson of us or disclosure	purchase: Jused funds	5.		
Section VII: Chip Program					***************************************
VII.n. General information	*****			******************************	
Number of Card Accepting locations			IT	this is a	
Merchaniu:			ta ta	ard?	
Terminois ATMs					
VII.b. Chip Information					
Card Menufacturer			a	ard	
Contact Name			C	enter onter ontect Name	
E-meil Address					
Address				maii Address	
City				kir oas	
State			Ci	ry ate	
Zip		*			
Country		_	Z);		
		_		iuntry: Kosirolna Trom	
			aci iist	ditional vendors,	
upplication Provider			Op	enating System [] M	ULTOS
Contact Name			vo e	ne used	her
-mail Address		•			
ersion Number			t		
			tim sys	ver ensures t operating tem is EMV npetible?	
ard Personalization Specification for esterCard's Type Approval Process and Vendor Name					
oduct Name sip Platform					
oplicetion VN					
licate what Internat authentication pication will be used. (if applicable) .c. Application Type					
plication Type	On Card at issuance	Application Technology	Application Developer	Application ID (AIDT) for BYT	Product Nan
credit MasterCard		•	•	applications	
debit MusterCard					
Measiro					
Climus					

Mondax Purse						
Proprietory Stored Val						
Affinity/Co-Branded Pr						
L						
Proprietary Non-payme	ont (e.g. loyalty)					
Other specify if Other						
VII.d. Self-Certification ssuer certifies that it and it Assessment and Socurby Te application(s) described ab	PRINCIPLE INC. AND DESCRIPTION OF THE PROPERTY	able, have complied with a sevelopment of the po	ih MesterCard Compli prietary non -Master	iance Card chip		
sauer Senior Program Man			•			
reme				Title		
Date Vil.e. Deferral Request						
issuer is familiar with the Mi recuer intends to comply with comply at this time for the fo	41 (2)8888 TUNNS NA 82V	a se manual de la compa	Males Minerana tamera	1, 1899. or la unable to		
Time 1 activition by availability a	and cost			•		
The relationship between	t, benk systems and	domestic network upgn	ides/conversions, Eur	n, etc.)		
Cither	ramortagi popul	a nun ma huchd ti retu	HUSE COUASISTOR TO CEN	p acceptance		
e.g. marketing priorities eco issuer Senior Program Mans Authorized Signature	nomic issues) iger By :					
Neme				Title		
Date						
Section VII.f. MasterCan	d mc2 Program	***************************************				
Do you plan to provide chip r	marine					~~~~
for issuing activity?						
Oo you plain to use the service Member Service Provider (Member Service	es of a ISP) for					
By checking this box, please MasterCard International .	confirm that the MSI	2 is registered with	□ Yası			
	1st Ye	ar .	2nd Yes	r	2-432	•
Business Plan Card lesuing Programs	Number of	Volume in U.S.	Number of	Volume in U.S.	3rd Year Number of	Volume i
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ERMS OF THE APPLICATION EMORANDUM OF UNDERS	N OF ISSUANCE A	ND MasterCard me: 1 PROI				
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ser. Those service from an inexpent part of	The same of the second	~ PAN ADDITION OF EACH OF CHICKE	HERENE GERING MASKACHAD IN	CZ Program bawasa Applica	and been employed at herbern fr	MICAT.



Section VIII: Multi-application		•	
Section VIII .s. Propriorary Non-pay	ment Information	***************************************	***************************************
Type of Non-payment service (e.g., loyelry, medical information, building access)	•		
Who is providing the Non-payment			
service described above?		Discribe how the cardholder uses faces Non-payment service	\$363
Section VIII .b. Proprietary Payment	Information		
Type of Payment Application (check all that apply)			
of "Other" please specify			
Who is providing the Payment service	ð		
described above?			
is the Payment application general (broad merchant base) or limited purp		Will Stored Value program convent to	○ Yes ○ No
e.g., transit, campus merchanisy?	losie	Mondax?	C2 (28)
f Stoned Value application, define max imounts that may be stored on cards dax	writism and projected everage		
NEXT THE FIRST OF STOREGY OF CHICKE	•		
··· ·		Projected Avg.	
Describe how the Payment application	will be used by cardholder :		
ection VIII.c. Proprietary Account Nu	ember		
ow the proprietary account number w	fill the letrermounded nate the sent	, ·	
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		arcoded on magnetic strip	
•		cross-referenced in co-brander's datab	ent.c.
		Other	
lease describe where and for how the	harding an the transmit verticing	and Core	
ection VIII .d. Indomnification			
suer Senior Program Manager By :			
Se .			
ite			
ction IX: Virtual MasterCard Sc	A. A	***************************************	
The state of the s	olugon		
	ougen		
ction IX.a. General Information	outon	:	
ction IX.a. General triformation	olugon	is this program marketed on a website?	
ction IX.e. General artermation rget Audience ;	olugon		www.
ction IX.a. General aritemation rget Audience ; s Virtual MasterCard is available for	oluiion		were.
ction IX.e. General triformation rget Audience; a Virtual MesiarCard is available for a in all remote environments :	· · · · · · · · · · · · · · · · · · ·	Program will operate under a dedicated	www.
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ction IX.e. General information rget Audience; b Virtual MesterCard is available for a in all remote environments; I the same BIN be used for any physicique BIN has been requested?	ical MessierCard cards?	Program will operate under a dedicated BIN:	
ction IX.e. General information rget Audience; s Virtual MesterCard is available for a in all remote environments; I the same BiN be used for any physicique BiN has been requested? I virtual MasterCard includes the	ical MesterCard cards?	Program will operate under a dedicated BIN: How will the account number, expiration of	
ction IX.e. General information rget Audience; s Virtual MesterCard is available for a in all remote environments; I the same BiN be used for any physicique BiN has been requested? I virtual MasterCard includes the	ical MessierCard cards?	Program will operate under a dedicated BIN:	
ction IX.a. General information rget Audience; a Virtual MesterCerd is available for a lineal remote environments; if the same BIN be used for any physicinique BIN has been requested? In virtual MasterCerd includes the owing:	ical MesterCard cards?	Program will operate under a dedicated BIN: How will the account number, expiration of	
ction IX.a. General information rget Audience; b Virtual MesterCard is available for a in all remote environments; if the same BIN be used for any physicingue BIN has been requested? I virtual MasserCard includes the owing;	ical MesterCard cards? 16-digit account number Assigned CVC2 value	Program will operate under a dedicated BIN: How will the account number, expiration of	
ction IX.a. General information rget Audience; by Virtual MesterCard is available for a in all remote environments; if the same BIN be used for any physicinque BIN has been requested? I virtual MasterCard includes the	ical MesterCard cards? 16-digit account number Assigned CVC2 value Expiration date	Program will operate under a dedicated BIN: How will the account number, expiration of	



conjunction with m	ember's existing	or newly issued physical MasterCarc	account holder will be offered the option to receive a physica
Yes			MasterCard card in conjunction with the Virtual MasterCard
Please check that	ur in varify that	ie Vinual MasterCard will be	[] Yes
automatically cance	elled when the n	ite virishi masterCard card is cancelled.	 Is the physical MasterCard plastic option tivaliable at all time
Yes		A and the country country cauchaid	I for Cardholders in good standing?
			O Yes O No
The Virtual MasterCard	account and phy	ical MasterCard card is linked operation	
PORTUGER IV. C.		The rest of the second	люку ,
Optional Reference Doyl	ice issued		
The reference device mu	at meet the	No MasterCard hologram	
Stowing minimum require cx to verify that device r	raments (Chack	No magnetic stripe or chip	
aquirament)	NOBES BUCT	No embossing	
•		No MasterCard signature panel	
		INV moster Card signature panel	•
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a the reference device		"This program is for use in all remo	environments*
		Other	and is not valid when hunded in the merchant"
		Other	
oction IX.d. Communica	tion Materials		
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at it cannot be used for a	my purchase wh	se a physical card must be handed to	a marchant for neumant
Missission that necessaria	nà curciose to so	rount holders that the card —optional a rem of a physical MasterCard card .	occount cannot be used for any
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issuer must prominent	ly clinicions to an	reint feniciare shoet the mant	
ode" transactions, e.g., i	t may not be use	ount holders that the card —optional a I to purchase an item over the internet	ccount carriot be used for "Due! Yes
mentment of a physical i	MasterCend cand	bearing the same account number as	the card -optional account is order to
ain that item . Examples kad up in person .	include centain	realite ticket purchases, hotel stays, co	w rentals, and online purchase.
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mber Signature on file?		Yes	
from V by Electricities into			
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ner Signature on file?			•

ram Approval Statu	ıs		
Preliminary Re	view		
Submitted	07/06/2004	Date Reviewed	6.170 ABM
Resubmitted:			Jul 06,2004
# 3 Mg			
Additional Information		Comment Date:	
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Nees Days to 2	(* 1885) 3		program.
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www.	•		
ond:	•		

Program Reviewed by:	mark reviewed	Michelle Kennody		
Lock Review History				
Date Additional Information Rec Final Process State	quested Sop 01, 2004, (Ch		in description, merchant of record is nanges to T&C's.; nd revised description for program;	***************************************
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Entered by Christine Knowles Jul 06, 2004 at 02:19 PM Modified By. Salys SinghVNYCMASTERCARD on Sep 16, 2004 at 05.16:54 PM Modified By. Christine KnowleshYC/MASTERCARD on Sep 01, 2004 at 03:28:07 PM Modified By. Michelle Kennedy/NYC/MASTERCARD on Aug 19, 2004 at 11:57:49 AM Modified By. Michelle Kennedy/NYC/MASTERCARD on Jul 14, 2004 at 01:28:00 PM Modified By. Christinn KnowleshNYC/MASTERCARD on Jul 06, 2004 at 02:22:58 PM Modified By. Christinn KnowleshNYC/MASTERCARD on Jul 06, 2004 at 02:22:58 PM Modified By: Christine Knowles/NYC/MASTERCARD on Jul 06, 2004 at 02:19:20 PM

ONFIDENTIAL

M.C. 00107

Member RAPINE						
Brand Standards Control System Status of Program: Approved						100
MCL Submission Member Name: Check all that apply: AllinsyrCo-Brand Standard Physical AllinsyrCo-Brand Standard Physical Physical Physical Physical Physical Physical Physical Additional BIN Member BIN Additional BIN Member Region United States Additional BIN Member Contact Ties Additional BIN Member Region United States Additional BIN Additional BIN Member Region United States Contact Ties Contact T	micraeumai		Brand C+	andavde Cantul	c	12.00
Mother Name: Check all that apply: Approved Member Name: Control Number O5-5632 NYC Check all that apply: Apply : Ap	4	Anderton o	Stored less	andaros Control	System-	
Member Name : Check all that apply : Multi-application Os-5533 NYC All hely/Co-Brand Non-Peryment Os-5533 NYC All hely/Co-Brand Propriet Os-5533 NYC	and Manager	- No.	Contraction of the second	eg chigrants		
Check all that apply: All All All All All All All All All Al	MOL Submission			Status of Program :		and the
SAffinity/Co-Grand Standard Scondary Secondary Secondar	Member Name;				• • • • • •	
Standard Primary Prim	Check all that ap	ply:				
Standard Primary Prim	Affinity/Co-Brand	·	X: Mirchian	with a return	·····	************
Primary Secondary Payment - Stored Value Payment - ACB Proprietary Chip Payment - ACB Proprietary Propaga action I: Member Information Contact Info Member Contact Liest Contact Info Member Contact Liest Contact Middle Initial Co					Private Label	
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Contact Phone Contact Phone Contact Email Contact Phone Contact Email Cition II; General Program Information ogram Category: Prepaid - Teen Cards By checking this box, please confirm that a program description in been submitted (X) yes By checking this box, please confirm that a program description in been submitted (X) yes By checking this box, please confirm that a program description in been submitted (X) yes Program Name: PhotoiD Card Will Cards be personalized with cardholdor's name? Yes If the program offer cash access at all the cash dispensing locations? Will the program entail ability to use card at all merchants that accept following brands? Will the program entail ability to use card at all merchants that accept following brands? AssterCard: Yes MasterCard: Yes MasterCard: Yes MasterCard: No Electronic: Meastro: Yes Mondex: not applicable clusive to MasterCard? Yes Program Lawnch Dates Dec 15,2005 Date MesterCard, Meestro/Cards PayPass Tread of the Program will be: Debt MesterCard, Meestro/Cards PayPass PayPass MasterCard - Binck Screen, Pulsa Pres mark(z) personal acceptance on the card: Meestro-Cards - Binck Screen, Pulsa Pres mark(z) personal acceptance on the card: Meestro-Cards - Binck Screen, Pulsa Pres para Benefits? Set provide benefits: Will the program Lawnch Date Dec 15,2005 MesturCard - Binck Screen, Pulsa Program Benefits? Program Lawnch Date Screen, Pulsa Program Benefits?						
Contact Phone Contact Email ction It: General Program Information organ Category: Prepaid - Teen Cent's By checking this box, please confirm that a program description in been submitted (X) yes seldence of accountholder: United States (USA) Program Name: ProtoiD Card iii Cards be mailed directly from the Issuer or from the card and antifacturer to the cardholder? Yes Will Cards be personalized with cardholder's name? Yes Will the program offer cash access at all the cash dispensing locations? iii the program offer cash access at all the cash dispensing locations? iii the program offer cash access at all the cash dispensing locations? Will the program entail ability to use card at all merchants that accept following brander? while the program entail ability to use card at all merchants that accept following brander? Will the program entail ability to use card at all merchants that accept following brander? Will the program entail ability to use card at all merchants that accept following brander? Will the program entail ability to use card at all merchants that accept following brander? Will the program entail ability to use card at all merchants that accept following brander? Will the program entail ability to use card at all merchants that accept following brander? Will the program entail ability to use card at all merchants that accept following brander? Will the program entail ability to use card at all merchants that accept following brander? Pas MasterCard: Yes MasterCard No Licetronic: MasterCard No Dobt MasterCard, Mesetro/Carus PayPass Yes MasterCard Binck Screen, Pulse PayPass Yes Will the program that a program description in the card of the program description in the c		United States		Contact Zip	100	
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If the program offer cash access at all the cash dispensing locations? Will the program artial ability to use card at all merchants that accept following branchs? InsterCard: Yes			·	Division Card		
asterCard: Yes MasterCard: Yes MasterCard: Yes MasterCard: Yes MasterCard: Yes MasterCard: No Electronic: Maestro: Yes Mondex: not applicable Maestro: Yes Mondex: not applicable Maestro: Program Launch Data Dec: 15,2005 Mondex offered in the Program will be: Debt MasterCard, Meestro/Carus Debt MasterCard, Meestro/Carus PayPacs Insactions are funded with funds on deposit? Yes MasterCard: Binck Screen, Pulse Program Sensitis? Yes MasterCard: Meestro/Carus Meestro/Carus Provide benefits: Yes MasterCard: Binck Screen, Pulse Yes Account Projections Accounts: Yes Cards	BUTH ACTOR AND AND CE	ardholder? Yes		A A A A A A A A A A A A A A A A A A A	onatized with cardholder's	name? Yes
InsterCard: Yes MasterCard: Yes MasterCard: Yes MasterCard: No rus: Yes MasterCard: No Electronic: Maestro: Yes Mondex: not applicable Citative to MasterCard? Yes Program Launch Date Dec 15:2005 Inducts offered in the Program will be: Debt MasterCard, Meestro/Carus ther, please enter PayPass Insections are funded with funds on deposit? Yes param Benefits? Yes MasterCard - Binck Screen, Pulse gram Benefits? Yes Account Projections Accounts L'Account Projections Accounts Cards	ill the program offer ca	sh occass at all the cr	sh dispensing locati		il ability to use card at all mar	chants that
MasserCard: Yes MasserCard: No MasserCard: No Electronic: MasserCard: No Electronic: MasserCard: Yes Mondex: not applicable clusive to MasterCard? Yes Program Launch Date Dec 15,2005 ducts offered in the Program will be: Debt MasterCard, Meestro/Carus ther, please enter PayPass Insections are funded with funds on deposit? Yes Parm Benefits? MasterCard - Black Screen, Pulse as', provide benefits: Wes Account Projections Accounts Cards Cards			****	BCORPE FOLLOWING brain	d#?	*******
MasterCard No Electronic: Maestro: Yes Maestro: Yes Mondex: not applicable clusive to MasterCard? Yes Program Launch Date Dec 15,2005 inducts offered in the Program will be: Debt MasterCard, Maestro/Carus ther, please anter PayPass insections are funded with funds on deposit? Yes param Benefits? MaestroCard - Binck Screen, Pulse gram Benefits? Yes as', provide benefits: 3 with be validated: 1 Account Projections. Accounts Cards Cards		Yes		MasterCarri :	Yas	
Electronic; Maestro: Yes Mondex: not applicable Citative to MasterCard? Yes Program Launch Data Dec 15:2005 Iducts offered in the Program will be: Debt MasterCard, Meestro/Carus ther, please enter PayPass Insections are funded with funds on deposit? Yes Mers mark (s) appearing on the card: MasterCard - Binck Screen, Pulse gram Benefits? Yes es', provide benefits: Will be validated: Yes Account Projections Accounts Cards	sestro;	Yes				
Maestro: Yes Mondex: not applicable clusive to MasterCard? Yes Program Launch Data Dec 15;2005 iducts offered in the Program will be: Dobk MosterCard, Meestro/Carus ther, please enter PayPass insections are funded with funds on deposit? Yes Mers mark (s) appearing on the card: MasterCard - Block Screen, Pulse gram Benefits? Yes es', provide benefits: Will be validated: Yes L'Account Projections Accounts Cards	TUB (Yes			140	
Mondex: not applicable clusive to MasterCard? Yes Program Launch Data Dec 15;2005 iducts offered in the Program will be: Debt MasterCard, Meastro/Carus ther, please enter PayPass insections are funded with funds on deposit? Yes vers mark (s) appearing on the card: MasterCard - Black Screen, Pulse gram Benefits? Yes es', provide benefits: Will be validated: Yes I Account Projections Accounts Cards					Yes	
inducts offered in the Program will be: Debt MasterCard, Meastro/Carus ther, please enter PayPass Insections are funded with funds on deposit? Yes Insections are funded with funds on deposit? Yes Insert mark (s) appearing on the card: MeasterCard - Black Screen, Pulsa gram Benefits? Yes es', provide benefits: With the validated: Yes I Account Projections: Accounts Cards				Mondex:		
inducts offered in the Program will be: Debt MasterCard, Meastro/Carus ther, please enter PayPass Insections are funded with funds on deposit? Yes Insections are funded with funds on deposit? Yes Insert mark (s) appearing on the card: MeasterCard - Black Screen, Pulsa gram Benefits? Yes es', provide benefits: With the validated: Yes I Account Projections: Accounts Cards	clusive to MesterCa	rd? Yes	***************************************	Person Laure Put	Duite 2005	······
PayPass Insections are funded with funds on deposit? Yes Pars mark (s) appearing on the card: Gram Benefits? es', provide benefits: Will be validated: Yes Account Projections: Accounts Cands	aducts offered in the	Program will be:				
Insections are sunded with funds on deposit? West mark (c) appearing on the card: Gram Benefits? es', provide benefits: Wester the sunded sund sund sund sund sund sund sund sun			***************************************	****	SERIO CRIOS	·····
pram Benefits? es', provide benefits: Will be validated: Account Projections: Accounts Cants Cants	insections are funde	ed with funds on der	osit?			
gram Benefits? Yes es', provide benefits: Will be validated: Account Projections: Accounts Cants Cants		ring on the card :			ctton Chiles	******************************
es', provide benefits : Will be validated : Yes Account Projections	gram Benefits?	***************************************	***************************************		riabil' ICH26	
Will be validated: Account Projections Accounts Cands	'es', provide benefits :		***	F 15-8	······································	
Account Protections Accounts Cards	3 will be validated:	***************************************	***************************************	······	*************	***************************************
(1 50000		15 Accounts	······································	~~~~ ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		
	r 1	50000	****	50000		***************************************

Year 2 100000 100000 Year 3 150000 150000 Section III: Standard Affinity/Co-Branded (A/CB) Programs Will this card program be marketed by a Co -Brander to other Co -Branders? Full Legal Name: Trado Nome or DBA: Address: City: State/Province: Zip: Country: Affinity/Co-Branded Type of Business; How long in existence? Partner locations acceptance information: Does the Co-Brender accept? If Yes, will the Co-Brander accept all cards branded with this following marks as a form of payment for all goods and services, in addition to the Co-Branded card keel?? **MasterCard** MasterCard MasterCard Electronic MasterCard Electronic Maestro Maestro Mondex Mondex is the Co-Brander a brokerage firm? Does the Co-Brender intend to use the MasterCard, MasterCard Electronic, Minestro, Climus and for Mondex brand marks as applicable to this program to market the A /CB program? Additional Partners on card : Will the 4th line of embossing be used? Proprietary Account Number on Card? If yes, please complete section VIII The card program will be offered to the Co -Brander's If Other, please describe: Section IV: Primary Multi-tiered Affinity/Co-Branded (A/CB) Program Trade Name or DBA: City:

Full Legal Name: Address: State/Province: Zip: Country: How long has the organization bear in existence? United States (USA) Type of Business: No

Proprietary Account Number on the card?

Does the Primery Co-Stander accept?

MasterCard

Yes

MasterCard Electronic not applicable

Moostro

Yes



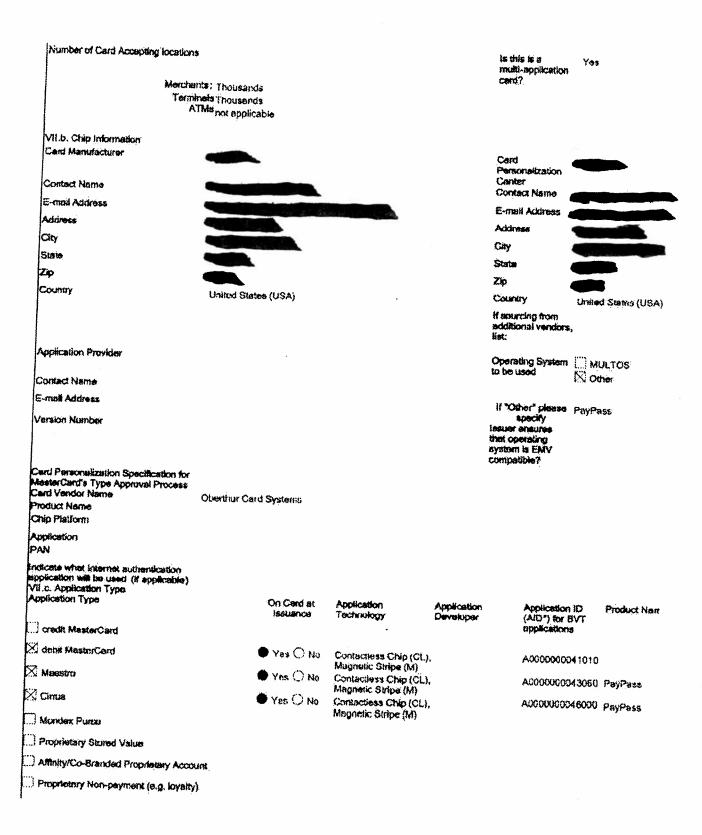
1		ving marks as a form of payment for all goods and services, in addition to the
MasterCard	Yes	
MasterCard Electronic	not applicable	
Maestro	Yes	
Mondex	not applicable	
The card program will be o	flered to the Primary Co -Brander's:	Customers, Cimer
Citier, please describe :	****	Co-branding Schools
action to Casas days		
ull Legal Name:	Multi-tiered Affinity/Go-Branded F	
ddress:		Trade Name or DBA:
itate/Province:		City:
Country:		Σφ:
ype of Business :		How long in existence?
itmary application		
abmitted?		
strained? sme of Primary Partner; see the Secondary Co. Bre	inded partner understand the terms of th	Name of Primery Partner's product:
ibmitted?	inded partner understand the terms of th	
shmitted? sine of Primary Partner; per the Secondary Co -Bra reement? ogram Name(s); and Account opecitoris	Accounts	
sime of Primary Parmer; see the Secondary Co -Bra reement? ogram Name(s): and Account opecitoris ser 1	Accounts)	product:
whithed? sine of Primary Parmer; sins the Secondary Co -Bra reement? ogram Name(s): and Account opecitoris ser 1 ar 2	Accounts)	product: Cards
semined? see the Secondary Co-Branement? open Name(s): and Account opening open 1 (ar 2 (ar 3	Accounts))	product: Cards C
sme of Primary Parmer; ses the Secondary CoBra reement? ogram Name(s); and Account opecitoris ar 1 ar 2 ar 3	Accounts))	product: Cards C
sme of Primary Parmer; see the Secondary Co -Bra reement? ogram Name(s): and Account opecitions ser 1 (arr 2	Accounts))	Cards C C C C C C C C C C D If Yea, will the secondary Co -Brander accept all the cards brand with the following makes as a form of percent for all courts and
ses the Secondary Co-Brane (s): and Account (s): and Account (s): and Account (s): ard Account (s): ard 3 (s): as the Secondary Co-Brane (s): as the Secondary Co-Brane (s): as the Secondary Co-Brane (s):	Accounts))	Cards C C C C C C C C D If Yea, will the secondary Co -Brander accept all the cards brand with the following marks as a form of payment for all goods and services, in addition to the Co -Branded card itself?
seme of Primary Parmer; ses the Secondary Co -Bre reement? ogram Name(s); and Account obscions ser 1 (ar 2 (ar 3 (as 3) es the secondary Co -Bre	Accounts))	Cards C G G O If Yes, will the secondary Co -Brander accept all the cards brand with the following marks as a form of payment for all goods and services, in addition to the Co -Branded card itself? MasterCard
sesting sestin	Accounts))	Cards Cards Cards C C C C C C D If Yea, will the secondary Co -Brander accept all the cards brand with the following marks as a form of payment for all goods and services, in addition to the Co -Branded card itself? MasterCard MasterCard Electronic
ses the Secondary Co-Brane (s): ses the Secondary Co-Brane (s): and Account (decline) ser 1 (ser 2 (decline) ser 3 (decline) ses the secondary Co-Brane (set of Card Electronic decline) ses the secondary Co-Brane (set of Card Electronic decline)	Accounts))	Cards Cards C C C C C C C C C D If Yes, will the secondary Co -Brander accept all the cards brand with the following marks as a form of payment for all goods and services, in addition to the Co -Branded card itself? MasterCard MasterCard Electronic MansterCard Electronic MansterCard Mondex

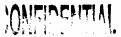


The account is funded by: Consumer Type of Program: Tean If Other, pisase explain fund type: (e.g. corporation, insurance company, non-profit organization, etc) Program is operating under a Third Party has access to funds? BIN decicated to prepeld Yes programs? if "Yes", explain: Funds Management Outsturced Chargebacks/Adj Type of Account: DUA Title on Account: PB - Consolidation Bluko Card information Initial Load Values: What is the portfolio's total astimated funds balance by Year 2? Minimum: \$10 Maximum: \$2500 12 million Will the cord be re-loadable? Year if "Yes", roloed values : Minimum: \$10 Maximum: \$2500 What is the madmum number 2 What is each card account meximum 2500 of loads per day? beforce at any given time? What is the maximum cumulative What is the maximum cumulative amount that can be 1000 amount that can be spent at POI per vittidrewn from ATMs or Bank Tellers per day? How will the funds be loaded retail outlets, BotA branches, IVRU, Web What payment methods are accepted to purchase, load, or reload the used **MasterCard** Yes MasterCard MasterCard Electronic Yes Yes MasterCard Electronic Yes Maestro Yare Maastro Mondex Yes not applicable Mondex not applicable Cards are valid: 1 year(s) 0 month(s) Cardholders have access to funds other card expiration date 3 Yes Estimate percentage of : Domestic transaction; 90 % International transaction: Cosh withdrawels: 10 % 20 % * Costs withdrawats: Purchases 30 % 80 % * Purchases 70 % Describe all perties and their roles in the authorization process: Commilink, Pulker will authorize and settle Registration What is the process to register cardholder's information? IVRU or web What type of cardinoider information is recorded by the issued? name, address, dob, ssn, phone number, email How does issuer verify cardholdar's information? Experien Program Disclosures: Procedure for redemption of unused funds Split lender disclosure

Section VII: Chip Program

VII.e. General Information





Other						
specify if Other						
VII.d. Self-Certification Issuer certifies that it and I Assessment and Security T application (s) described a	its suppliers, as appliers as applied to the suppliers as a suppliers.	icable, have complied w e development of the pa	ith MasterCard Con ophetary non -Mas	opliance torCard chip		
Issuer Senior Program Ma						
Name Date				Titie		
Vit.e. Deferral Request						
Resour is familiar with the Manuer Intends to comply with the for the familiary at this time for the familiary are the f	ollowing reason (s)	Please explain in the s	prices provided belo	Suer'is unable to w)		
(e.g. incremental chip spec	e, bank systems and	domestic network upgr	ades/conversions, E	turo, etc.)		
The relationship betwee	in smart card leauanc	se and the pacing of ten	ninal conversion to	chip acceptance		
n.g. marketing priorities ec						
lacuer Senior Program Men Authorized Signature	ager By :					
Nume Date				Title		
Section VII.f. MasterCar			***************************************	*****		······
Member Service Provider (Nessuing activity? By checking this box, please wasterCard international.		diw benetzigen si				
	1st Ye	er	2nd Ye			
Rusiness Plan	Number of	Volume in U.S.	≪na ta Numbér of	Volume in U.S.	3rd Ye	
Pard Issuing Programs	Cands	Dollars	Certia	Dollars	Number of Cards	Volum
ocal	9	0	0	C	8	
otal	ő	0 U	0	0	0	
Hed a new BIN?	******				0	**************
ind Dasign family applying fo	r:					
you plan to use evallable or hin the chosen family?	olors		Which color will	ýou juse :		
RMS OF THE APPLICATION OF UNDERS	N OF ISSUANCE AFTANDING OF THE I	(D) AssterCard mc *PRO(•		
e: Those terms fam an integral pour o	f the Application for source	ti and Memorantum of Linday	talefica (d me 4)			
tion VIII: Multi-applicat		and inclinate state of Care	induisi si the member Carr	Into a Program herman Applica	int and/or its assigns and i	AasterCard.
ction VIII.a. Proprietary Non						
e of Non-payment service (· ·	•			***************************************	***************************************
ally, medical information, but	Personal	Information				



siccess) V/ho is providing the Non -payment service described above?	School - student id number	Describe how the cardholder uses /acor Non-payment service	bar code on front of car
Section VIII.b. Proprietary Payment	information	•	
Type of Payment Application (check all that epply)	Other		
If "Other" plause specify	пол-раўтівся		
Who is providing the Payment service described above?			
ls the Payment application general (broad merchant base) or limited purp (e.g., transit, campus merchants)?	non-payment; Student ID only	Will Stored Value program convert to Mondex?	○Yes ○No
f Stored Value application, define may	fmum and projected average		
amounts that may be stored on cards Max	Σ 0	Donasta da	
Describe how the Denmark management	•	Projected Avg.	o
Describe how the Payment application		non-payment application	
Section VIII.c. Proprietary Account Nu How the proprietary account number w	il be incorporated onto the card	embossed in the 4th line emcoded on magnetic strip cross-referenced in co-brander's datab	áse
Please describe where end for how the Section VIII.d. Indemnification seuer Senior Program Manager By ;	proprietary account will be utilized		
Name Title		·	
Date	Oct 12, 2005		
Section IX: Virtual MasterCard Sc Section IX.s. General Information Target Audience:	lution	is this program marketed on a website?	
The Virtuel MasterCard is available for use in all remote environments:		Program will operate under a dedicated SIN:	www.
Will the same BIN be used for any physic	cal MasterCard cards?		
A unique BIN has been requested?			
The virtual MasterCard includes the offoning:	16-digit account number Assigned CVC2 value Expiration date	How will the account number, expiration of communicated?	lette & CVC 2 be
ection IX:b.Account Linkage			T-Paragraphic States
coount linkage will be managed the sam	way for all accominished to :		
 Please check this box if the Virtual M conjunction with member's existing or 	State Com College and be a State of	Please check this box to verify that the account holder will be offered the optional force.	o Virtual MosterCard
Cards:		"" immediated critic to confruction with t	the Virtual MasterCard
 Please check the box to verify that the automatically cancelled when the phy year 	a Virtual MacierCard will be saical MasterCard card is cancelled	Is the physical MasterCard plastic op- for cardholders in good standing? Yes O No.	į.

			······································		
The Virtual MasterCard a	sccount and phys	ical MasterCard	card is linked operations	Wy .	
Section IX.c. Optional Reference Devi				•	
The state of the s	CAS INCHERTS				
The reference device mu		r.m			
PORCHARIC INFINITELYS TRUE NO	armanto (Charit	No MasterCa	rd hologram		
INCOVER ASSURANCE LITTLE CHANGE IN	neets each	No magnetic	stripe or chip		
roculrement)		No embassin		•	
		L No MasterCar	ro signature pagel		
The following disclosures	المستحداسة معط كالمعد	r**1			
on the reference device		This program	is for use in all remote:	environments*	
	!	Tids is pesigr	red for reference only as	nd is not valid when handed to the t	nerchant*
	3	; Otner			
		Other			
				4	
Section IX.d. Communicat	ion Materials				
ne issuer must disclose to	account holder	s that the card ~	prionel account is Mesi	erCord card in all respects except	Yes
	• • • • • • • • • • • • • • • • • • • •	and the project course course	or support the samples of the William	seer chains for payment ;	Coll 1 day
he issuer must prominent	ly disclose to so	count holders that	the card -optional acc	count cannot be used for any	☐ Yes
ransaction that requires in	becarou bisseeun	nent of a physical	MasterCard card .	and the many	L.J Yes
he issuer must prominent	ly disclose to so:	ount holders that	the carri	bunt cannot be used for "Dual	****
fode" transactions, e.g., k	t may not he use	I by the supplement of	the care the leasure is	bunt cannot be used for "Dual at subsequently would require	Yes
	Transport of the same of the same	m and here an extent ribit	AND IN PARTY THE RESERVED IN		
recent there is a physical h	American' and nave	handen Herman	seconut unitipet, 94 ftH) card —optional account in order :	e e
recentment of a physical k blain that item . Examples icked up in person .	American' and nave	handen Herman	raccount number sa the huses, hotel stays, cer i	ist subsequently would require I card — optional account in order t rentals, and online purchases	œ
blain that item. Examples	American' and nave	handen Herman	according number sa the huses, hotel stays, cer i	need -optional account in order to the purchases	0
bisin that item. Examples icked up in person.	AmelierCerd cerd include certain t	handen Herman	secount number as the	ncerd -optional account in order a rentale, and online purchases	0
bisin that item. Examples cited up in person. cited up in person.	Assiste Card card include cartain to prairure	bearing the same heatra ticket purc	hases, hotel stays, cer	ncerd -optional account in order a contain, and online purchases	0
bisin that item. Examples cited up in person. cited up in person.	Assiste Card card include cartain to prairure	bearing the same heatra ticket purc	hases, hotel stays, cer	n consequency would require card -optional account in order to relate and online purchases	0
biain that item. Examples cited up in person. cited up in person. cition X: Required Signation X.a. Required Signation X.a. Required Signation X.a.	Assiste Card card include cartain to prairure	bearing the same heatra ticket purc	hases, hotel stays, cer	card -optional account in order to a control and online purchases	
bisin that item. Examples cited up in person. cited up in person.	Assiste Card card include cartain to prairure	bearing the same heatra ticket purc	hases, hotel stays, cer	ne econocuterny would require p.card -optional account in order a	
bisin their item. Examples cited up in person. Inction X: Required Sign school X.u. Required Sign ember Signature on the?	AnalerCerd cerd include certain to granture sture of Authoriz	bearing the same heatra ticket purc	hissos, hotal stays, cer i	card -optional account in order sentale, and online purchases	
biain that item. Examples cited up in person. cited up in person. cition X: Required Signation X.a. Required Signation X.a. Required Signation X.a.	AnalerCerd cerd include certain to granture sture of Authoriz	bearing the same heatra ticket purc	hissos, hotal stays, cer i	nerd -optional account in order to relate and	•
bisin their item. Examples cited up in person. Inction X: Required Sign school X.u. Required Sign ember Signature on the?	AnalerCerd cerd include certain to granture sture of Authoriz	bearing the same heatra ticket purc	raction runner as the character than the contracter of Mamber Yes of Partner	n eromiturmy would require in order to and o	
bisin their item. Examples cited up in person. Inction X: Required Sign ection X.s. Required Signs ember Signature on file? Inction X.b. Required Signs ection X.b. Required Signs enter Signature on file?	AnalerCerd cerd include certain to produce of Authorizations	bearing the same heatra ticket purc	hissos, hotal stays, cer i	n econocuterny would require in order to refer t	•
biain that item. Examples cited up in person. Indian X: Required Sign sction X.s. Required Signs sember Signature on file? Indian X.b. Required Signs sction X.b. Required Signs school Sig	AnalerCerd cerd include certain to produce of Authorizations	bearing the same heatra ticket purc	raction runner as the character than the contracter of Mamber Yes of Partner	n. eard —optional account in order to relate a purchase	•
bisin their item. Examples cited up in person. Inction X: Required Sign ection X.a. Required Signs ember Signature on file? Inction X.b. Required Signs or the Signature on file? Increase Signature on file?	American conditions of Authorizations of Authori	bearing the same heatra ticket purc	raction runner as the character than the contracter of Mamber Yes of Partner	n econocuterny would require post of the control of	
bisin their item. Examples cited up in person. Inction X: Required Signature on the? Inction X.b. Required Signature on the? Increase Signature on the S	AnatherCend cend include centain to produce of Authorizations	bearing the same heatra ticket purc	raction runner as the character than the contracter of Mamber Yes of Partner	n card — Optional account in order to relate a purchase	
bisin their item. Examples cited up in person. Inction X: Required Signature on the? Inction X.b. Required Signature on the? Increase Signature on the S	American conditions of Authorizations of Authori	bearing the same heatra ticket purc	raction runner as the character than the contracter of Mamber Yes of Partner	card -optional account in order to relate and	6
bisin their item. Examples cited up in person. Inction X: Required Signature on the? Inction X.b. Required Signature on the? Increase Signature on the S	AnatherCend cend include centain to produce of Authorizations	bearing the same heatra ticket purc	re of Mamber Yes Yes	pard -cpooral account in order a contain, and online purchases	6
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octo roomanda madination Requested Oct 17, 2005, sent email approval

Final Program Status		
Date of Status:	Status Set By :	***************************************
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Status Approved		
Business Dines to: Annual - 2		

Image File>

Enfered by r880501 Oct 12, 2005 at 04:05 PM

Modified By: Salya SinglyNYC/MASTERCARD on Mar 08, 2006 at 71:02:45 AM Modified By: Michalle KennedyNYC/MASTERCARD on Oct 17, 2005 at 10:53:00 AM Modified By: Ayde Ayala/NYC/MASTERCARD on Oct 13, 2005 at 10:53:58 AM Modified By: Ayde Ayala/NYC/MASTERCARD on Oct 13, 2005 at 10:45:56 AM Modified By: Ayde Ayala/NYC/MASTERCARD on Oct 13, 2005 at 10:45:56 AM Modified By: Ayde Ayala/NYC/MASTERCARD on Oct 13, 2005 at 10:45:56 AM ModRed By: 1880501/MCARD on Oct 12, 2005 at 03:15:24 PM



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Notes Submission			Status of Program:	24-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	mercere
Member Name:			Control Number	Approved	
Check all that ap	opły:		,		
Affinky/Co-Branc		Multi-applica	lion -	Private Label	······································
				And the same of	
Prepeid		Wrtual Maste	·		
Li Chip	***************************************	Pilot program			
Section I: Member	Information				***************************************
Get Contact Info Member Name:	1				
Member ICA/ID			Member BIN		····
			Additional BIN		
Member Contact Last			Member Region	United States	
Contact Middle Initial			Manufact A 1 of the same of		
Contact Address			Member Contact First I	Name:	
Contact State /Prov.			Contact Title		
	Line in a line of		Contact City/Town		
Contact Country	United States		Contact Zlp		
Contact Country Contact Fax action II: General	United States Program Information	on			***************************************
Contact Country Contact Fax ection II: General rogram Catogory;	Program Informati Propoki - Teon Card		Contact Zip Contact Phone Contact Email By checking this box	C Diease confirm that a program	m deacription
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contact Country contact Fax action II: General regram Category: leaidence of account iti Cards be mailed anufacturer to the can iti the program offer can asterCard; asetro: rrus: columbia to MasterCa oducts offered in the ther; please enter ansactions are fund hers mark (s) appear agram Benefits? col, provide benefits; S will be velidated; d Account Projectio or 1	Program Information Propolet - Yean Care Itholder : Unit directly from the issu- archolder? Yes sh access at all the ca- Yes No Yes Program will be : ad with funds on depring on the card :	is sed States of America ier or from the card sh dispensing locations?	Contact Zip Contact Phone Contact Email By checking this box been submitted (2) Program Name: Will Cards be per Will the program ent accept following bras MasterCard: MasterCard Electronic: Maestro: Mondex: Program Launch De Debit MasterCard Family/Teen/Zimosic Yes Pulse, Plus, Cirrus No Yes Cards	c, please confirm that a progra Yes somalized with cardholder's all ability to use card at all mends? Yes No No No No	name?
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Will this card program be marketed by a Co -Brander to oth	ner Co -Branders?
Full Legal Name:	Trade Name or DBA:
Address:	City:
State/Province:	Zip:
Country:	•
Affinity/Co-Branded	
Type of Business:	How long in existence?
Parmer locations acceptance information;	
Does the Co-Brander accept?	If Yes, will the Co -Brander accept all cards branded with the followin marks as a form of payment for all goods and services, in addition to the Co-Branderi card itself?
MasterCard	MasterCard
	MasterCard Electronic
MasterCard Electronic	Manua Cana Recording
Manstro	Maestro
Mondex	Mondex
Proprietary Account Number on Certi?	
If yes, please complete section VIII The card program will be offered to the CoBrander's. Other, please describe :	
If yes, please complete section VIII The card program will be offered to the Co -Breinder's Other, please describe : Schion IV: Primary Multi-tiered Affinity/Co-Branded	I (A/CB) Program
If yes, please complete section VIII The card program will be offered to the CoBrender's Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Branded full Legal Name:	
If yes, please complete section VIII The card program will be offered to the CoBrender's Other, please describe : ection IV: Primary Multi-tiered Affinity/Co-Branded full Legal Name:	Triide Name or DBA:
If yes, please complete section VIII The card program will be offered to the CoBreinder's Other, please describe: schion IV: Primary Multi-tiered Affinity/Co-Branded full Legal Name: uddress:	Trade Name or DBA: City;
f yes, please complete section VIII The card program will be offered to the CoBrander's.	Trade Name or DBA : City; Zip: How long has the organization teem y
If yes, please complete section VIII The card program will be offered to the CoBrander's. Other, please describe; action IV: Primary Multi-tiered Affinity/Co-Branded uil Legal Name; uiddress: tate/Province: country;	Trade Name or DBA: City: Zip:
If yes, please complete section VIII The card program will be offered to the Co -Brander's Other, please describe : section IV: Primary Multi-tiered Affinity/Co-Branded uil Legal Name: uddress: testa/Province: country; type of Business: roprietary Account Number on the card?	Trade Name or DBA : City; Zip: How long has the organization teem y
If yes, please complete section VIII The card program will be offered to the CoBrander's Other, please describe; section IV: Primary Multi-tiered Affinity/Co-Branded uil Legal Name; uddress; total/Province; country; ype of Business;	Trade Name or DBA : City; Zip: How long has the organization teem y
If yes, please complete section VIII The card program will be offered to the CoBrander's Other, please describe; section IV: Primary Multi-tiered Affinity/Co-Branded full Legal Name: ddress: seta/Province: country; yee of Business; roprietary Account Number on the card? one the Primary CoBrander accept? MasterCard	Trade Name or DBA : City; Zip: How long has the organization been y
If yes, please complete section VIII The card program will be offered to the CoBrander's Other, please describe: section IV: Primary Multi-tiered Affinity/Co-Branded uil Legal Name: uddrass: state/Province: country; ype of Business: roprietary Account Number on the card? oes the Primary Co-Brander socopt?	Trade Name or DBA : City; Zip: How long has the organization teem y

1			
MasterCard			
MasterCard Elec	etronic		
Maestro			
Mondex			
The card program v	rill be offered to the Primary CoBr	Bricher's :	
if Other, please dee		•	
			·
Section V: Secon	dary Multi-Bered Affinity/Co-	Branded Procesm	***************************************
Full Logal Name:		Trade Name or DBA:	
Address:		City:	
State/Province:		Zip;	
Country:		с.р .	
Type of Business :		How long in existence?	
Primary application submitted?			
Neme of Primary Par		Name of Primary Partner's product;	
Dines the Secondary agreement? Program Name (s);	Co -Branded painter understand th	s terms of this	
Cerd Account Projections	Accounts	Cards	
Year 1	0	O	
Year 2	0	0	
Year 3	0	6	
Does the sucondary C	o -Brunder accept as applicable?	If Yes, will the secondary CoBrantier accept all the cern with the following marks se a form of payment for all good services, in addition to the CoBrantied card basel?	is brandec ds and
MasterCard		MesterCard	
MasterCard Electro	nic	MasterCard Electronic	
Maestro	,	Maestro	
Mondex		Mondex	
ne card program will t	ээ offered to the Secondary Partner	* /Co-Brander's:	
Other, please describ			
ection VI: Prepaid	Program		
Jenoral Information		· · · · · · · · · · · · · · · · · · ·	
he account is funded	by: Consumer	Type of Program : Teen	
Other, please explain	fund		
rpe: regram is operating us in dedicated to prepei	TOPF # Yes	e company, non-profit organization, etc) Third Party has access to funds? No	

Funds Management Type of Account: DOA Title on Account: Family/Transfer Card Card Information Initial Load Values : What is the portfolio's total estimated funds balance by Year 27 Minimum: \$10 Meximum: \$2500 100000 Will the card be re toadable? Yes', reload values ; Minimum: \$10 Meximum: \$2500 What is the maximum number What is each card account maximum 2500 of loads per day? balance at any given time? What is the maximum cumulative What is the maximum cumulative amount that can be emount that can be spent at POI per withdrawn from ATMs or Bank day? Tellens per day? How will the funds be loaded Card Values stored on Pulse Access onto the cards? System and loaded at time of purchase What payment methods are accepted to purchase, load, or reload the card mount? MasterCard Yes MasterCard Yes MasterCard Electronic No MasterCard Electronic Meastro Maestro Νo Mondex No Mondex No Cards are valid: 3 year(s) month(s) Cardholders have access to funds after card expiration date: : Yes Estimate percentage of ; Domestic transaction: 80 % international transaction: 20 % Cash withdraweis: 20 % " Cásh withdrawais: 10 % **Purchases** 60 % * Purchases 10 % Describe all parties and their roles in the authorization process: Elan gatowny to MinarerCard and transaction authorized on ECommLini System What is the process to register cordholder's information? gathered at time of purchase at branch or via website Minut type of cardholder information is recorded by the issuer? name, address, dob, tax idit How does issuor verify contholder's information? OFAC chack & verification of physical ID at time of purchase Procedure for redemption of unused funds Program Disclosures :

Section VII: Chip Program VII.a. General Information

Number of Card Accepting locations

Merchants: Terminals **ATMs**

Di Split tender disclosure

is this is a multi-application Card?



1					
VII.b. Chip Information					
Card Manufacturer				Card Personalization	
Contact Name				Center Contact Name	
E-mail Address				E-mail Address	e.
Address			•	Address	
City		•		City	
State				State	
Zip				Zip	
Country				Country	
				if sourcing from additional vendors, list:	•
Application Provider				Operating System to be used	
Contact Name					Other
E-mail Addmiss					
Version Number				lacuer ansures that operating system is EMV competible?	
Pard Personalization Specification for RestarCand's Type Approval Process Pard Vendor Name Product Name Phip Platform					
pplication AN					
edicate what internal authendication polication will be used (if applicable) II.c. Application Type polication Type	On Card at	Application Technology	Application	Application	
credit MasterCard	the section of the	recentopy	Developer	(AID*) for t application	
debit MasterCard					
Meastre					
Certus					
Mondex Purse					
Proprietary Stored Value					
Affinity/Co-Branded Proprietary Account					
Affinity/Co-Branded Proprietary Account Proprietary Non-payment (e.g. kyaity)					

Assument and Security To application (s) described about	sting (CAST) in the	development of the pro	prietary non - Maste	arCard chip		
Issuer Senior Program Man	nger By :					
Date				Title		
VII.e. Deferral Request server is familiar with the Ma server intends to comply with comply at this time for the fo Technology evallability a leaguincremental chip space	Tithese rules as soo Nowing reason (s) (nd cost , bank systems and	n as commercially poss Please explain in the sp domestic network upon	ible - However, les laces provided balon lides/conversions: E	uer is unable to v)		
The relationship between Other	smuch card issuance	e and the pecing of tem	ninal conversion to o	hip acceptance		
e.p. marketing priorities eco lasuer Senior Program Mens Authorized Signature Name	nomic issues) ger By:			Title		
Date				1300		
Section VII.f. MasterCare	l mc2 Program			***************************************		***************************************
issuing information Do you plan to provide chip of for issuing activity? Do you plan to use the servic Member Service Provider (Missuing activity?	es of a					
By checking this box, please MasterCard International.	confirm that the MSI	·	[] Yes			······································
Business Plan Card Issuing Programs International	Number of Cards	Volume in U.S. Dollars	2nd Ye Number of Cards	Volume in U.S. Dollars	3rd Yee Number of Cards	r Voluma) E
Local	0	C	0	0	O O	
Total	00	00	00	00	90	
Need a new BIM? Card Design family applying to Do you plan to use available or						***************************************
within the chosen family?			Which color will	l youruse :		
TERMS OF THE APPLICATIO MEMORANDUM OF UNDERS	TANDING OF THE	MasterCard mc ³ PRO				
fante. There's terms form an integral pain of	the Application to lensa-	to and Memorandum of Under	standing of the MasterCare	d mic 2 Program batwasan Applic	sert ancide de susigne anci M	leaserCard.
action VIII: Multi-applicat	ion Program					
Section VIII .n. Proprietary Non	-payment Informati	9G	<u></u>			
Type of Non-payment service cyalty, medical information, but tocass!	(e.g., ikling					
Who is providing the Non-paymervice described above?	r ant		Describe how to Non-payment a	he cardholder uses /ac larvice	Constage	
Section VIII .b. Proprietary Pays	nent information					
Type of Payment Application						



(check all that apply)			
If "Other" please specify			
Who is providing the Payment service describes above?	De .		
is the Payment application general (broad merchant base) or limited pur (s.g., vansit, dampus merchants)?	rpose	Will Stored Value program convent to Mondox?	O Yes O No
If Stored Value application, define maniculus that may be stored on cards	eximum and projected average 3 ;	Pleasand due	
Describe how the Payment application	on will be used by cardholder :	Projected Avg.	
Section VIII.c. Proprietary Account N			
Flow the proprietery account number	will be incorporated onto the card	imbössed in the 4th line encoded on magnetic strip. cross-referenced in co-brander's datab	9 830
Please déscribs where and for how the Section VIII d. Indemnification	de proprietary account will be usinged		
Issuer Senior Program Manager By ;			
Title			
Deste			
Section IX: Virtual MasterCard & Section IX:s. General information Target Audience:	MILLIONS :	ls this program manhated on a website?	
The Virtual MesterCard is available for use in all remote environments:		Program will operate under a dedicated BIN:	www,
Will the some BIN be used for any phys	pical MosterCard cards?	•	
unique BIN has been requested?			
The virtual MasterCard Includes the ollowing:	16-digit account number Assigned CVC2 value Expiration date	How will the account number, explication communicated?	date & CVC 2 be
ection (X.b.Account Linkage			
scount linkage will be managed the sa	me way for all accountholders ;		
 Please check this box if the Virtual 	MasterCard Solution will be offered in or newly issued physical MasterCard	Piense check this box to verify that if account holder will be offered the op MasterCard card in conjunction with	tion to receive a physical
· Please check the box to verify that	the Vinual MasterCard will be	is the physical MasterCard plastic of	
eutomatically caricelled when the p Yes	hysical MasterCard card is cancelled	for cardholders in good standing? Yes O No	त्वत्या संवक्षात्रकृत्यः हा क्षत्र व्यवस्था
e Virtual MasterCard account and phy	rsical MasterCard card is linked operation	onalv .	
iction IX.c. Xional Reference Device Issued	· · · · · · · · · · · · · · · · · · ·	······································	
e reference device must meet the	("Yana aa		
The state of the s	No MasterCard hologram		

Following minimum requirements (Check box to verify that disvice meets each	No magnetic stripe or chip		
requirement)	No embossing		
	No MusterCurd signature panel		
The following disclusions will be printed	"This program is for use in all remote er	กรุ่งการกากละกำร ^ล ์	
on the reference device	This is designed for reference only and	d is not valid when handed to the ri	wretiant*
į	Other	a a roc rana whom ha hood to a or n	norus activi
	Other		
Section IX.d. Communication Malerials			
The Issuer must disclose to account holds	ors that the card -optional account is Maete	irCant cant in all numerts emport	[Yes
that it cannot be used for any purchase wi	here a physical card must be handed to a m	erchant for payment	() 1es
The lieuer must prominently disclose to a transaction that requires in parson present	ccount holders that the card -optional accommod a physical MasterCard card	Punt cannot be used for any	Yes
The issuer must prominently disclose to a	count holders that the card -optional acco	Manuformanness transportation of the seal	∏ Yes
INTOCHO TRESSICCIONS, 8 .D., 8 MBY NOT be Us	act to ourchains an item over the intermet the	aricument information with the constraint of the	
presentants or a physical MasterCard car obtain that item. Examples include caresi	d bearing the same account number as the theatre licket purchases, hotel stays, car n	card -optional account in order to	•
picked up in person .	A TOTAL OF THE PROPERTY OF THE	orkers, and coming perconasces	
Out the second of the second of the second			
Section X: Required Signature		•	
Section X.a. Required Signature of Author	tzed Representative of Member		
Member Signature on file?	••		
Service of the contract of the	Yes		
Section X.b. Required Signature of Author	zed Representative of Partner		
Partner Signature on Ne?	V		
	Yes		**************************************
Program Approval Status			
Preliminary Review			
Date Submitted 11/04/2003	Date Reviewed	Nov 04,2003	
		1404 h4,2003	
Date Resubmitted :			
Date Additional Information			
Requested	Comment Date:		
Program Compilant O Yes 18	Comments:	see file	
Business Days to 3			
Respond:			
Program Reviewed by: mar	k reviewed Michelle Mitchell		
Lock Review History			
THE HISTORY	***************************************		***************************************
Final Program Status			
Date of Status:	Status Set By:		······································
Status Approved			
Lainess Days to Approve : 24			



Image File --->

Enlered by Christine Knowles Apr 14, 2004 at 04:23 PM

Modified By: Tammy Thomas/STLMASTERCARD on Apr 19, 2004 at 04:07:12 PM Modified By: Temmy Thomas/STLMASTERCARD on Apr 15, 2004 at 02:09:12 PM Modified By: Christine Knowles/NYC/MASTERCARD on Dec 11, 2003 at 04:00:42 PM Modified By: Christine Knowles/NYC/MASTERCARD on Nov 04, 2003 at 03:12:37 PM Modified By: Christine Knowles/NYC/MASTERCARD on Nov 04, 2003 at 02:55:23 PM Modified By: Christine Knowles/NYC/MASTERCARD on Nov 04, 2003 at 02:55:23 PM

CONFIDENTIAL

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MasterCard				100
international				11 11 11 11 11 11
CONTROL OF THE PROPERTY OF THE PARTY OF THE	all references	Brand Stand	ards Control Sy	ictom
	Masterland	Special Issuing Pr	means	316111
			ting esseres	Proceedings of the contract of
Notes Submission			Status of Program :	Approved
Member Name:			Control Number	reproves
Check all that as	oply:			
Affinity/Co-Bren	d	Multi-sipplication		M. L. Maria
	_	mi mon-tilibutantiti	,	Private Label
⊠ Prepeid		☐ Virtual MasterCa	nt	
Chip		Plot program	· -	

Section I: Member	Information			
Get Contact Info	·	******************************		
Member Name			Member BIN	
Member ICA/ID			Additional BIN	
Member Contact Last			Member Region	United States
Contact Middle Initial			Member Consect First Name	
Contact Address			Contact Title	·
Contact State /Prov.			Contact City /Town	
Contact Country	United States		Contact Zip	
Contact Fax			Contact Phone	
L			Contact Email	
Section II: General	Program Informatio	NA.		
Program Category:	Prepaid - Teen Card		Du sharidaa tala kuu ala	
	i vopula i rocii omia		been submitted X Yes	ese confirm that a program description has
Residence of accou		ed States of America	Program Name:	
manufacturer to the r			Will Cards be person	alized with cardholder's name? Yes
Will the program offer o	ash access at all the cas	th dispensing locations?	Will the program ental all accept following brands?	bility to use cord at oil merchants that
a faraamsoomuud .	.,			*************************************
MasterCard : Massiro :	Yes Yes		MasterCard : MasterCard	
Cimus:	Yes		Electronic:	
			Massiro:	
			Mondex:	
Exclusive to MesterC	Saud St.	······	*******************************	***************************************
Products offered in the			Program Launch Date D	Dec 06,2002
Other, please enter	CCCUG and was det;		Debit MasterCard	
	ded with funds on dep	· ^=k2		······································
Others mark (s) appe	ering on the card		Yee .	······································
Program Benefits?		······································	AFFN, Pulse No	
if "Yes", provide benefits	S :	***************************************	NO	
AVS will be validated :			Yes	
and Account Projecti	lone Accounts		Cards	
cer 1	40		40	
'ear 2	9,388		9,388	
ear 3				

Section III: Standard Affinity/Co-Branded Will this card program be marketed by a Co -Bra	nder to other Co -Branders?
Full Legal Name:	Trade Name or DBA:
Address:	Cky;
State/Province;	23 p;
Country:	
Affinity/Co-Branded	
Type of Business :	How long in existence?
Partner locations acceptance information;	
Does the Co-Brander accept?	if Yes, will the Co-Brander accept all cards branded with the followin marks as a form of payment for all goods and services, in addition to the Co-Branded card itself?
MasterCord	Massler Card
MasterCard Electronic	MasterCard Electronic
WRITE CHOLOUR	Maestro
Maestro	Manaro
Mondex	Mondex
s the Co-Brander a brokerage firm?	
Assetto, Cirrus and for Mondest brand marks as ap o misriset the A fCB program? Additional Partners on card : Vill the 4th line of embossing be used? Proprietary Account Number on Card? If yes, pieces complete section Vill	pacable to this program)
he cord program will be offered to the CoBrande	rts
Other, please describe :	
ction IV: Primary Multi-tiered Affinity/Co-	Branded (A/CB) Program
un Legal Name;	Trade Name or DBA;
ddress:	City:
tare/Province:	Zip:
оиниу:	How long has the organization boson yr.
/pe of Business ;	its evision who l
oprietary Account Number on the card?	
oes the Primary Co-Brander scoept?	
facterCerd	
lasterCard Electronic	
eestro	
londex	
/es, will the Co-Brander accept all cards branded	with the following marks as a form of payment for all goods and services, in addition to the

ı		•	
MasterCard			
MasterCard Ele	ctronic		
Maestro			
Mondex			
The card program v	wifi be offered to the Primary Co -Bren	, idens ·	
of Other, please dec			
Section V: Secon	dary Multi-liered Affinity/Co-Br	anded Decrees	
Full Legal Name:	Washington Minital Co.		***************************************
Address:		Trade Name or DBA;	
State/Province:		City:	
Country:		टा क्:	
Type of Business :		How long in existence?	
Primary application submitted?			
Name of Primary Pa	rtner :	Name of Primery Partners	
Does the Secondary agreement? Program Name (s):	Co -Branded partner understand the t	product:	
Card Account Projections	Accounts	Cards	
Year 1	0	ø	
řear 2	0	· o	
Year 3	n	ő	
Does the secondary (Co-Brander accept as applicable?	If Yes, will the secondary Co -Brander accept all the co with the following marks as a form of payment for all gr services, in addition to the Co -Branded card itself?	irds branded and and
MasterCard		MasterCerd	
MasterCard Electro	pnie	MasterCard Electronic	
Maestro		Maestro	
Mondeg		Mondex	
he card program witi	be offered to the Secondary Partner's	/Co-Branders:	
Other, please descri	e:		
ction VI: Prepaid	Program		***************************************
eneral Information			
he account is funded	* * * * * * * * * * * * * * * * * * *	Type of Program : Yean	
Othor, please explair pe:	(e.d. comoration, incorance	commany, non profit organization, etc)	
ogram is operating u N decicated to prepe	STURRY SE	Third Party has access to funds? No	

Funds Management Type of Account: DOA General Ledger Title on Account: Prepaid Spending Card Activity Account Card Information initial Load Values : What is the portfolio's total estimated funds balance by Year 2? Minimum: \$10 Maximum: \$1000 545228.72 Will the card be re-loadable? If 'Yes', reload values : Minimum: \$10 Maximum: \$1000 What is the medmum number 20 What is each card account maximum 2000 of loads per day? balance at any given time? What is the maximum 104 What is the medmum cumulative 2000 cumulative amount that can be amount that can be spent at POI per withdrawn from ATMs or Bunk day? Tellers per day? How will the funds be loaded Funded by ACH or effiliated USAA FSB onto the carrie? ATM Debit Card What payment methods are accepted to purchase, load, or reload the card erricunt? MasterCard Yes MasterCard Yes MasterCard Electronic MasterCard Electronic Maestro Yes Maestro Yes Mondex Mondex Cards are valid: 2 year(s) month(s) Cardholders have access to funds after card expiration date: : Estimate percentage of : Domestic transaction: 99 % International transaction: 1.% Cesh withdrawats: 12 % * Cash withdrawals; 1 % Piarchenna. 38 % * Purchases 99 % Describe ell parties and their roles in the authorization process: Metavanie manages authorizations via Tandam and Cambase Management Systems Registration What is the process to register cardholder's information? Customer established memberhip via usea.com and obtains member for self and teen. Information transmitted upon enrollment completion real time to Melavante. What type of carcholder information is recorded by the issuer? parent nemit, address, sist. Teens name and suff. How does leaver verify cardinolder's information? OFAG, USAA Member validation, ICS filo rogram Disclosures: Procedure for redemption of unused funds Split tender disclosure Section Vil: Chip Program

:ONFIDENTIAL

Vil.a. General Information Number of Card Accepting locations

is this is a

		•			
Merchants: Terminals ATMs				multi-application card?	
VII.b. Chip Information					, *
Cerd Manufacturer				Card Personalization	
Contact Name				Center Contact Name	
E-mail Address				E-mail Address	•
Address				Address	
City				City	
State				State	
Zio				29p	
Country				Country	
				If sourcing from additional vandors list:	
Application Provider				Operating System	
Contact Name		-		to be used	Other
E-mail Address					
Version Number				issuer ensures that operating system is EMV compatible?	
Card Personalization Specification for MasterCard's Type Approval Process Card Vendor Name					
Product Name					
Chip Pletform					
Application PAN					
Indicate what Internet authentication application will be used (If applicable) VII.c. Application Type Application Type	On Card at	A. W. W. W.			
	lesuance	Application: Technology	Application Developer	Application (AID*) for I	
Credit MasterCard			·	application	
debit MasterCard					
Maastro					
Cierus					
Mondox Parse		•			
Proprietary Stored Value					
Affinity/Co-Brancled Proprietary Account					
Proprietary Non-payment (e.g. loysiky)					

M.C. 00130

Other						
specify if Other						
VII.d. Self-Certification						
issuer certifies that it and it	s suppliers, au acciic	osbie, have complied w	th Markoccard Com	nlianca.		
Assessment and Security Te application(s) described ab	PERIOD (CASI) in the	development of the po	opdetary non -Mast	erCard chip		
Issuer Senior Program Mac	ager By :					
Date				Title		
VII.e. Deferral Request	ч					
issuer is familiar with the Mi issuer intends to comply wit comply at this time for the fo	n these rules an acc	n at commemially were	Make Houseness inc	dame la caractula da		
Technology availability a	nd cost	Capages exhibite to file at	MICES DIOVIDED DEION	# }		
te.g. incremental chip spece	bank systems and	Comestic rediverk vereus	otociryunarcicus F	non ato l		
The relationship between	sment card issuance	e and the paiding of jarr	Minal conversion to o	thin acceptance		
Other				- it timakimis		
te.g. marketing priorities eco lasuer Senior Program Many	nomic Issues) I ger By 1					
Authorized Signature Name						
Drite				Title		
	d mar Danier	·····				
Section VILf. MasterCar	a mez Program					
ssuing information	•					************
Do you plan to provide chip i for latitling activity?	ARICIACE					
Member Service Provider (Nestring activity? By checking this box, please	•	² is registered with				
MasterCard International			3	•••••	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
	1st Ye	KN	2nd Ye	ser .	3rd Yes	
Business Plan	Number of	Volume in U.S.	Number of	Volume in U.S.	Number of	Volume i
Card lasting Programs International	Osinda	Dollars	Cards	Dollars	Cards	W GATGET) FOR
Local	0	0	0	0	0	
Total	0	Ö	Ō	-0	0	
	0	0	Û	Ġ.	٥	
leed a new BIN?					***************************************	• • • • • • • • • • • • • • • • • • • •
ard Design family applying to	r.					
o you plan to use available o Whin the chosen family?	olors;		Which color will	lyou use :		
erms of the applicatio Emorandum of unders	N OF ISSUANCE A	ND				
le. Those terms form an integral part :	f the Application for Insuan	ce and Mamorandom of Under	Markting of the MesherCen	š ave 2 Etropnich bi rkina ti Apollo:	ust arrefren its sessions and M	явикСага,
ction VIII: Multi-applicat	ion Program					
ection VIII .a. Proprietary Non	-payment information	on	W1++++#+++++++++++++++++++++++++	***************************************		
pe of Non-payment service yally, medical information, bu	(e.g., iiding					
cess)	•					
ho is providing the Non-payr	uent		Describe how to	he cardholder uses /acc	88501	

service described above?	Non-payment service
Section VIII.b. Proprietary Payment Information	•
Type of Payment Application (check all that apply)	
if "Other" please specify	
Who is providing the Payment service described above?	•
Is the Payment application general: (broad merchant base) or limited purposa (e.g., transit, campus merchants)?	Will Stored Value program convent to Yes () No Mondex?
if Stored Value application, define maximum and projected an amounts that may be stored on cards: Max	verage Projected Avg.
Describe how the Payment application will be used by cardin	older :
Section VRI.c. Proprietary Account Number How the proprietary account number will be incorporated analy	embossed in the 4th line emouded on magnetic surip cross-referenced in co-brander's datebase
Please describe where and for how the proprietary account will Section Vill. d. indemnification	Cher.
tasuer Senior Program Maneger By : Name Title	•
Date	
Section IX: Virtual MasterCard Solution	
Section IX.a. General information Target Audience:	is this program marketed on a website?
The Virtual MasterCard is available for	www.
uso in all remote environments :	Program will operate under a dedicated BIN:
Will the same BIN be used for any physical MasterCard cards?	?
A unique BIN has been requested?	
The virtual MasterCard Includes the ☐ 16-digit account following: ☐ Assigned CVC: ☐ Expiration date	2 value communicated?
m exhitandu data	
Section IX.b.Account Linkage	
Account thicage will be managed the same way for all accounts	voldens ;
 Please check this box if the Virtual MasterCard Solution will conjunction with members existing or newly issued physic certis; Yes 	ill be offered in a Glear chack the hards and in the
Please Check the box to verify that the Virtual MasterCard autometically cancelled when the physical MasterCard card yes.	harill has be the situation of the standard to

The reference device mu	st meet the	No MasterCard	I holosyse-			
nuces muninum casus	ements (Chack m	No magnetic su				
box to verify that device n		No embossing	npe or only			7.
•	Ë		signature panel			
						
The following disclosures on the reference device	₩	"This program is	s for use in all remote e	wkonments*		
	<u>!</u>	"This is designe	d for reference only and	is not valid when hands	ed to the merch	earit"
	{	Other	•			i.
	C	ther				
tankan Mila Museum a				•		
ection IX.d. Communical		A				
he lesuer must disclose to set it cannot be used for a	ny purchase when	natime card lop	World account is Meete	Card card in all respect	s escopt []	Yes
inenciper must prominent in seriuper text notcuses en	because in acco	nt of a physical f	he curd -optional acco featurCent cent	unt cannot be used for a	my []	Yes
enanter must prominent i "g. e "anolicement "eloc i scomment e la marchese						Yes
	include certain the	etre ticket punche	BEOS, hotel stays, car re	rard -optional account Mais, and online purche	365	
ction X: Required Sign	gnature		of Member			
ction X: Required Signature on the?	gnature sture of Authoriza	! Ropresontative	of Member Yes			
ction X: Required Sign ection X.s. Required Sign umber Signature on Re? ction X.b. Required Signs	gnature sture of Authoriza	! Ropresontative	of Member Yes			
ction X: Required Signature on the?	gnature sture of Authoriza	! Ropresontative	of Member Yes			
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funded and purchased only with Cash, ACH transfer and only any program. We reached this understanding us suling as a financial institution not a merchant

is a closed loop organization (similar to a private ctub)

is not selling the program or making the loading functionality of the program available to the general public

If our understanding is not correct please notify as immediately: Thank you, and continued success with the program.

Vice President Franchise Management - Brand Standards MasterCard International 2000 Purchase Street Purchase, NY 10577 914-249-6222 Fax: 914-249-4356

Final Program Status

Date of Status;

Sinous

Status Set By:

Approved Business Days to Approve ; 8

Image File --->

Entered by Apr 14, 2004 at 04:48 PM

Modified By: Douglas BauschinyCiMASTERCARD on May 19, 2005 at 02:30:50 PM Modified By: Sara Schneider/STUMASTERCARD on Apr 19, 2004 at 02:02:01 PM Modified By: Christine Knowles/NYC/MASTERCARD on Feb 13, 2004 at 01:38:55 PM

Modified By: Christine Knowles/NYC/MASTERCARD on Feb 13, 2004 at 01:37:28 PM